

REPORT  
OF THE  
SUPERINTENDENT OF INSURANCE  
OF THE  
DOMINION OF CANADA

FOR THE  
YEAR ENDED DECEMBER 31  
1917

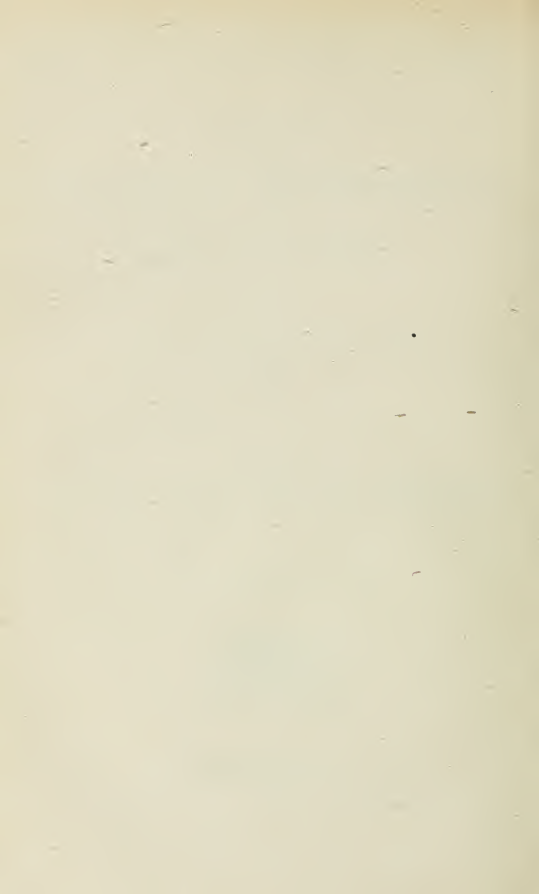
VOLUME I  
INSURANCE COMPANIES OTHER THAN LIFE

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1918

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## DEPARTMENT OF INSURANCE,

OTTAWA, June 12, 1918.

To the Honourable Sir THOMAS WHITE,  
Minister of Finance.

SIR,—I have the honour to submit herewith the statements in detail of insurance companies transacting the business of insurance, other than life insurance in Canada during the year 1917, together with such tabulated summaries of those statements as are necessary to exhibit the progress of the business and the condition of the companies.

The statement of life insurance companies will be submitted in a later volume.

## FIRE INSURANCE, 1917.

During the year 1917 the business of fire insurance was transacted in Canada by 96 companies, as compared with 87 companies in the preceding year. Of the 96 companies, 24 were Canadian, 30 British and 42 Foreign. One of the British companies, the Marine Insurance Company, transacted fire insurance only in connection with its automobile business.

The list differs from that of 1916 by: the disappearance of two Canadian companies, The Factories Insurance Company and The Hamilton Fire Insurance Company, and the addition of one Canadian company, the Globe Indemnity Company of Canada, the powers of which were extended during the year to include fire insurance, three British companies, The British Crown Assurance Corporation, Limited, The Century Insurance Company, Limited, and the Union Insurance Society of Canton, Limited, and seven Foreign companies, the Agricultural Insurance Company of Watertown, N.Y., The Alliance Insurance Company of Philadelphia, The Automobile Insurance Company of Hartford, Conn., the Citizens' Insurance Company of Missouri, The Columbia Insurance Company, The Commercial Union Fire Insurance Company of New York and the Merchants Fire Assurance Corporation of New York.

Since the beginning of the year 1918, The Automobile Insurance Co. of Hartford, Connecticut, has obtained a license for hail insurance in addition to its other classes of business. The British America Assurance Co., and the Western Assurance Co., and The North Western National Insurance Company of Milwaukee have obtained licenses for Automobile Insurance in addition to their other classes of business transacted by them. The Employer's Liability Assurance Corporation, Limited, has obtained a license for the transaction of hail insurance and plate glass insurance in addition to its other classes of business. The North American Accident Insurance Company has obtained a license for the transaction of automobile, burglary and automobile (against fire) insurance in addition to its other classes of business. The Guardian Insurance Company of Canada has obtained a license for the transaction of fire insurance in addition to its other classes of business and the Union Insurance Society of Canton has obtained a license for the transaction of inland transportation in addition to its other classes of business.

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## FIRE PREMIUMS AND LOSSES IN CANADA IN 1917.

Cash received for premiums during the year in Canada amounted to \$31,246,530, being greater than that received in 1916 by \$3,462,678, and the amount paid for losses was \$16,379,102 which is greater than that paid in 1916 by \$1,265,039. The ratio of losses paid to premiums received is shown in the following table:—

## FIRE INSURANCE IN CANADA, 1917.

Companies.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.	The same for 1916.
	\$	\$		
Canadian.....	4,782,833	2,376,825	49.69	53.87
British.....	16,317,311	8,358,290	51.22	55.45
Foreign.....	10,146,386	5,643,987	55.63	52.96
Totals.....	31,246,530	16,379,102	52.42	54.40

There is included in this Report on pages cxlii to cxlviii inclusive, figures showing the premiums written and losses incurred by fire insurance companies licensed by the Department according to Provinces. The totals for the year 1917 are given below and also for purpose of comparison the corresponding figures for 1916:—

Province.	1916.			1917.		
	Premiums written.	Losses incurred.	Ratio	Premiums written.	Losses incurred.	Ratio
	\$	\$	%	\$	\$	%
Alberta.....	2,087,818	1,000,066	48	2,432,428	799,538	33
British Columbia.....	2,915,663	1,314,865	45	3,481,838	884,503	25
Manitoba.....	2,635,394	1,372,749	52	2,813,856	1,664,310	59
New Brunswick.....	1,283,675	776,660	61	1,454,832	866,165	60
Nova Scotia.....	1,246,731	625,392	50	1,438,167	1,361,106	95
Ontario.....	9,735,142	7,550,718	77	11,285,619	7,083,794	63
Prince Edward Island.....	118,065	248,086	210	154,895	75,151	49
Quebec.....	6,991,149	3,438,339	49	7,725,317	4,710,569	61
Saskatchewan.....	2,249,037	893,356	40	2,757,319	1,225,241	44
Yukon.....	2,594	.....	.....	3,861	203	5
Floater premiums (undivided).....	30,062	.....	.....	46,538	.....	.....
Losses (undivided).....	2,584	.....	.....	.....	11,444	.....
	29,295,320	17,220,231	59	33,591,730	18,685,024	56

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The corresponding results for the forty-nine years over which our records extend, are given below:—

## FIRE INSURANCE IN CANADA.

Year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	\$	\$	
1869.....	1,785,539	1,027,720	57.56
1870.....	1,916,779	1,624,837	84.77
1871.....	2,321,716	1,549,199	66.73
1872.....	2,628,710	1,909,975	72.66
1873.....	2,968,416	1,682,184	56.67
1874.....	3,522,303	1,926,159	54.68
1875.....	3,594,764	2,563,531	71.31
1876.....	3,708,006	2,867,295	77.33
1877.....	3,764,005	8,490,919	225.58
1878.....	3,368,430	1,822,674	54.11
1879.....	3,227,488	2,145,198	66.47
1880.....	3,479,577	1,686,578	47.90
1881.....	3,827,116	3,169,824	82.83
1882.....	4,229,706	2,664,980	63.01
1883.....	4,624,741	2,920,228	63.14
1884.....	4,980,128	3,245,323	65.16
1885.....	4,832,460	2,679,287	55.22
1886.....	4,932,335	3,301,388	66.93
1887.....	5,244,502	3,403,514	64.90
1888.....	5,437,263	3,073,822	56.53
1889.....	5,588,016	2,876,211	51.47
1890.....	5,836,071	3,266,567	55.97
1891.....	6,168,716	3,905,697	63.31
1892.....	6,512,327	4,377,270	67.22
1893.....	6,793,595	5,052,690	74.37
1894.....	6,711,369	4,589,363	68.38
1895.....	6,943,382	4,993,750	71.92
1896.....	7,075,850	4,173,501	58.98
1897.....	7,157,661	4,701,833	65.69
1898.....	7,350,131	4,784,487	65.09
1899.....	7,910,492	5,182,038	65.51
1900.....	8,331,948	7,774,293	93.31
1901.....	9,650,348	6,774,956	70.20
1902.....	10,577,084	4,152,289	39.26
1903.....	11,384,762	5,870,716	51.57
1904.....	13,169,882	14,099,534	107.06
1905.....	14,285,671	6,000,519	42.00
1906.....	14,687,963	6,584,291	44.83
1907.....	16,114,475	8,445,041	52.41
1908.....	17,027,275	10,279,453	60.37
1909.....	17,049,464	8,646,826	50.72
1910.....	18,725,531	10,292,393	54.96
1911.....	20,575,255	10,936,948	53.16
1912.....	23,194,518	12,119,581	52.25
1913.....	25,745,947	14,003,739	54.39
1914.....	27,499,158	15,347,284	55.81
1915.....	26,474,833	14,161,949	53.49
1916.....	27,783,852	15,114,063	54.40
1917.....	31,246,530	16,379,102	52.42
Totals.....	481,936,090	288,621,047	59.88

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Taking the totals for the same forty-nine years, according to the nationalities of the companies, the following are the results:—

## FIRE INSURANCE IN CANADA FOR THE FORTY-NINE YEARS—1869-1917.

Companies.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	\$	\$	
Canadian.....	100,831,317	62,172,559	61.56
British.....	283,625,418	171,729,293	60.55
Foreign.....	97,529,355	54,719,195	56.11
Totals.....	481,986,090	288,621,047	59.88

The loss rate for 1917 (52.42) is 7.46 below the average for the forty-nine years over which our records extend.

Obtaining an approximation to the losses incurred during the year, by excluding the estimates for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 56.84 per cent, which is 1.86 per cent lower than the 58.70 of the previous year, and is .34 per cent lower than the average for the last fifteen years (57.18). The following are the rates of incurred losses from 1903:—

Companies.	1917.	1916.	1915.	1914.	1913.	1912.	1911.	1910.	1909.	1908.	1907.	1906.	1905.	1904.	1903.
Canadian.....	53.75	56.34	53.18	61.50	61.31	52.59	53.08	60.41	55.87	72.11	53.28	52.68	48.71	97.50	53.17
British.....	55.33	60.05	49.54	58.15	54.78	50.95	53.80	57.01	49.74	58.07	55.22	46.65	43.07	110.34	50.97
Foreign.....	60.73	57.78	54.02	55.19	56.96	50.21	48.95	59.72	46.72	55.74	51.36	10.45	38.01	110.55	47.93
Totals....	56.84	58.70	51.58	57.82	56.71	51.12	52.54	58.40	50.46	60.77	54.02	46.73	43.30	107.76	50.94

## FIRE INSURANCE IN CANADA IN 1917.

The gross amount of policies, new and renewed, taken during the year by fire companies was \$4,049,059,999, which is greater by \$630,821,319 than the amount taken in 1916. The premiums charged thereon amounted in 1917 to \$43,515,822.49 being \$6,284,131 greater than the amount charged the previous year. The rate of premiums (1.075) is lower than that of 1916 (1.089). The loss rate (52.42) is 1.98 per cent lower than the loss rate of the previous year (54.40) and 7.46 per cent lower than the average loss rate (59.88) for the past forty-nine years.

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The rate per cent of premiums charged upon risks taken is shown in the following table:—

Companies.	Gross amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1916.	The same for 1915.	The same for 1914.	The same for 1913.	The same for 1912.
	\$	\$ c.						
Canadian.....	819,328,851	9,331,741 47	1.14	1.19	1.25	1.24	1.33	1.36
British.....	1,914,891,756	20,600,172 83	1.08	1.08	1.17	1.19	1.21	1.26
Foreign.....	1,314,839,392	13,583,908 19	1.03	1.04	1.08	1.09	1.11	1.28
Totals.....	4,049,059,999	43,515,822 49	1.07	1.09	1.16	1.17	1.21	1.29

The increase in the amounts taken in 1917 as compared with 1916 by Canadian companies is \$76,522,932. For British companies there is an increase of \$308,544,921, and for Foreign companies there is an increase of \$245,753,466.

In 1916 the increase in amounts written by Canadian companies was \$69,561,788, and the increase for British companies reporting to the Department was \$168,309,114, and the increase for Foreign companies reporting to the Department was \$68,814,875.

The details of the increase and decrease for the individual companies are as follows:—

## CANADIAN COMPANIES.

<i>Increase.</i>		<i>Decrease.</i>	
Acadia.....	\$ 4,452,265	British America .....	\$ 2,364,720
Beaver.....	911,116	Canada National.....	1,889,807
British Colonial.....	5,881,992	Factories. . .	14,847,441
British Northwestern.....	3,130,408	Hamilton.....	10,544,394
Canada Accident.....	9,097,944	North Empire.....	2,848,949
Canadian Fire.....	3,213,575		
Canadian Lumbermen's.....	436,100		
Dominion.....	6,587,673		
Dominion of Canada.....	44,108		
Globe Indemnity.....	13,255,449		
Hudson Bay.....	4,285,625		
Imperial Underwriters.....	6,585,423		
Liverpool-Manitoba.....	4,757,353		
London Mutual.....	2,075,924		
Mercantile.....	1,027,950		
Mount Royal.....	15,018,321		
North West.....	2,623,694		
Occidental.....	6,899,194		
Pacific Coast.....	5,068,393		
Quebec.....	3,971,374		
Western.....	9,694,362		
Totals.....	\$109,018,243		\$ 32,495,311

Net increase, \$76,522,932.

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## BRITISH COMPANIES.

*Increase.**Decrease.*

Alliance.....	\$ 10,438,651
Atlas.....	2,028,943
British Crown.....	21,334,858
Caledonian.....	4,116,649
Century.....	12,138,754
Commercial Union.....	31,369,294
Eagle, Star and British Dominions.....	3,496,488
Employers' Liability.....	14,256,550
General Accident Fire and Life.....	13,143,821
Guardian.....	24,800,777
Law, Union and Rock.....	3,680,896
Liverpool & London & Globe.....	6,346,791
London Guarantee and Accident.....	23,567,509
London & Lancashire.....	12,260,048
London Assurance.....	5,871,823
Northern.....	11,666,449
Norwich Union.....	13,496,074
Ocean Accident & Guarantee.....	10,587,464
Palatine.....	5,253,278
Phoenix.....	7,934,839
Provincial.....	1,883,368
Royal Exchange.....	16,549,527
Royal.....	21,731,418
Scottish Union & National.....	4,139,345
Sun.....	18,060,804
Union.....	10,266,602
Union of Canton.....	5,199,344

Totals.....\$315,620,364

Net increase, \$308,544,921.

North British.....	\$ 5,229,237
Yorkshire.....	1,846,206

\$ 7,075,443

## FOREIGN COMPANIES.

*Increase.**Decrease.*

Ætna.....	\$ 4,373,901
Agricultural.....	1,386,200
Alliance of Phila.....	11,709,642
American Central.....	589,148
American Insurance.....	1,591,449
California.....	2,972,177
Citizens of Missouri.....	1,284,830
Commercial Union of N.Y.....	826,414
Connecticut.....	3,410,607
Continental.....	6,279,769
Equitable.....	494,874
Fidelity-Phoenix.....	4,349,550
Fireman's Fund.....	5,253,931
Firemen's Insurance.....	591,548
General of Paris.....	3,238,365
Glens Falls.....	7,229,068
Globe & Rutgers.....	26,444,452
Great American.....	1,132,497
Hartford.....	7,779,134
Home.....	26,355,718
Insurance Company of North America.....	27,386,735
Ins. Co. of State of Pa.....	6,651,893
Merchants Fire.....	626,920
National-Ben Franklin.....	242,936
National of Hartford.....	12,137,796
National Union.....	5,003,586
La Nationale.....	9,032,834
Niagara.....	3,837,559
Northwestern National.....	4,970,617
Phoenix of Paris.....	7,636,532
Phoenix Insurance.....	8,792,061
Providence Washington.....	8,276,569
Queen.....	6,254,554
St. Paul.....	9,643,925
Stuyvesant.....	14,028,304
L'Union.....	2,357,041
Westchester.....	7,832,754

Totals.....\$252,005,892

Net increase, \$245,753,466.

American Lloyds.....	\$ 24,016
Millers National.....	607,352
Springfield.....	5,621,058

\$ 6,252,426



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## PREMIUMS AND LOSSES COMPARED WITH RISKS.

The average rate of premiums charged on each \$1,000 of risks taken in 1917 is \$10.747, as against \$10.892, which was the corresponding rate in 1916. The individual rates for the different companies will be found in the table on page xiii, and will be seen to vary considerably, as might be expected, considering the varieties of the business done by the companies.

The losses, incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of \$4.60 per \$1,000 current risk. The corresponding rates for 1882-3-4-5-6-7-8-9-10-11-12-13-14-15-16, are \$5.68, \$5.56, \$5.37, \$4.54, \$4.58, \$5.70, \$4.70, \$4.19, \$4.84, \$5.33, \$5.61, \$6.17, \$5.50, \$5.75, \$5.15, \$5.38, \$6.20, \$4.99, \$8.38, \$6.68, \$4.06, \$5.22, \$12.05, \$4.88, \$4.97, \$5.69, \$6.41, \$4.83, \$5.61, \$5.07, \$4.73, \$5.00, \$4.67, \$3.91 and \$4.49 respectively.

The losses are, however, as usual, distributed very unevenly among the different companies, as appears from the following computed on the above basis, where for convenience of comparison, the corresponding rates for 1916 are also shown:—

## CANADIAN COMPANIES.

Company.	Losses incurred per \$1,000 current risk.	The same for 1916.	Company.	Losses incurred per \$1,000 current risk.	The same for 1916.
	\$ cts.	\$ cts.		\$ cts.	\$ cts.
Acadia Fire.....	7 08	4 47	Imperial Underwriters .....	1 61	5 22
Beaver Fire.....	1 89	2 70	Liverpool Manitoba.....	3 06	4 17
British America.....	3 29	3 79	London Mutual.....	3 28	3 62
British Colonial.....	6 50	5 82	Mercantile Fire.....	3 48	4 61
British Northwestern.....	4 55	5 51	Mount Royal.....	4 16	4 02
Canada Accident.....	5 03	10 85	North Empire.....	6 00	10 64
Canada National.....	3 25	5 29	Northwest .....	5 47	6 30
Canadian Fire.....	3 36	2 91	Occidental Fire .....	6 18	5 59
Dominion Fire.....	5 40	3 78	Pacific Coast Fire.....	4 78	2 89
Dominion of Canada G. & A..	3 93	4 04	Quebec Fire.....	3 92	4 65
Globe Indemnity.....	2 24	.....	Western.....	3 11	3 02
Hudson Bay.....	6 80	7 30			

Average for Canadian companies, \$3.80.

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## BRITISH COMPANIES.

Company.	Losses incurred per \$1,000 current risk.	The same for 1916.	Company.	Losses incurred per \$1,000 current risk.	The same for 1916.
	\$ cts.	\$ cts.		\$ cts.	\$ cts.
Alliance.....	3 25	3 16	North British and Mercantile.	3 35	3 78
Atlas.....	4 48	4 87	Northern Assurance Co.....	5 31	6 44
British Crown.....	5 31		Norwich Union Fire .....	4 60	4 87
Caledonian.....	3 62	4 28	Ocean Accident and Guarantee	6 36	7 91
Century.....	8 34		Palatine.....	5 11	7 21
Commercial Union.....	3 97	5 35	Phoenix of London.....	3 89	3 73
Eagle, Star and British Dom's	4 09	6 91	Provincial.....	6 02	6 48
Employers' Liability.....	4 90	4 20	Royal Exchange.....	5 18	4 21
General Accident, Fire & Life	5 10	4 95	Royal Insurance Co.....	3 90	3 61
Guardian Assurance.....	5 50	5 92	Scottish Union and National..	4 35	3 96
Law Union and Rock.....	5 07	3 91	Sun Insurance Office.....	4 98	4 31
Liverpool & London & Globe..	3 53	4 20	Union Assurance Society.....	4 22	5 23
London Guarantee & Accident.	8 24	3 34	Union Insurance of Canton....	0 14	
London and Lancashire Fire..	3 31	4 45	Yorkshire.....	5 86	4 48
London Assurance.....	3 62	2 96			

Average for British companies, \$4.37.

## FOREIGN COMPANIES.

Company.	Losses incurred per \$1,000 current risk.	The same for 1916.	Company.	Losses incurred per \$1,000 current risk.	The same for 1916.
	\$ cts.	\$ cts.		\$ cts.	\$ cts.
Ætna Insurance Co.....	4 37	3 72	Insurance Co. of N. America.	8 30	3 52
Agricultural.....	6 41		Insurance Co. of State of Pa..	1 04	4 38
Alliance Insurance.....	5 22		Merchants Fire.....	3 37	
American Central.....	4 01	4 11	Millers National.....	9 74	4 48
American Insurance.....	4 47	1 06	National-Ben Franklin .....	3 29	2 47
American Lloyds.....	3 81	13 65	National Fire of Hartfordd....	4 44	4 35
California.....	3 67	7 42	National Union Fire .....	6 40	6 26
Commercial Union of N. Y....	9 28		La Nationale.....	5 06	5 89
Connecticut.....	5 90	4 79	Niagara Fire.....	5 87	6 16
Continental Insurance .....	7 71	4 66	Northwestern National.....	4 92	4 54
Equitable Fire and Marine....	4 39	4 77	Phenix of Paris.....	5 39	7 35
Fidelity-Phenix.....	6 27	5 47	Phoenix of Hartford.....	4 15	3 58
Fireman's Fund.....	5 42	4 47	Providence Washington.....	6 28	6 57
Firemen's Insurance.....	3 91	4 15	Queen, of America.....	4 82	4 66
General of Paris.....	6 63	7 82	St. Paul Fire & Marine.....	7 03	6 76
Glens Falls.....	4 73	6 05	Springfield.....	5 42	4 77
Globe and Rutgers.....	6 00	6 39	Stuyvesant.....	1 56	15 51
Great American.....	5 92	4 35	L'Union, Paris, France.....	5 44	5 00
Hartford Fire.....	3 76	3 91	Westchester.....	6 74	5 24
Home Insurance.....	5 02	4 46			

Average for Foreign companies, \$5.51.

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## FIRE INSURANCE transacted in Canada in 1917.

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premium charged per cent of risks taken.	The same for 1916.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of premiums received.	The same for 1916.
<i>Canadian Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
Acadin Fire.....	21,889,496	280,177 75	1-28	1-30	147,293 38	54,685 34	37-13	75-66
Beaver Fire.....	6,091,664	95,910 90	1-57	1-57	34,122 47	6,133 55	17-98	31-07
British America.....	105,385,692	1,053,097 22	1-00	1-14	694,763 35	308,855 78	44-45	45-35
British Colonial.....	18,191,575	253,058 38	1-39	1-46	116,122 49	76,230 98	65-65	87-88
British Northwestern.....	8,570,890	128,600 17	1-50	1-75	76,708 22	25,119 69	32-75	46-07
Canada Accident.....	12,799,093	115,909 49	-91	1-10	33,529 77	15,487 38	46-19	92-55
Canada National.....	20,002,346	281,958 39	1-41	1-46	149,420 47	60,238 69	40-31	69-46
Canadian Fire.....	32,286,662	465,952 50	1-44	1-47	291,854 45	102,873 10	35-25	35-98
Canadian Lumbermen's.....	1,421,755	32,316 26	2-27	2-07	4,577 14	None.		
Dominion Fire.....	32,427,774	412,146 46	1-27	1-31	242,163 72	144,222 35	59-56	51-09
Dominion of Can. Gtee. and Acct.....	3,183,579	37,219 23	1-17	1-26	26,107 90	11,796 16	45-18	24-01
Globe Indemnity.....	13,255,449	137,324 26	1-04		53,812 33	16,936 86	31-47	
Hudson Bay.....	22,829,601	286,990 42	1-26	1-26	161,732 82	88,780 32	54-80	65-66
Imperial Underwriters.....	22,699,762	203,859 97	-90	-81	108,116 8	32,112 25	29-69	48-23
Liverpool Manitoba.....	42,021,405	484,481 54	1-15	1-21	271,885 56	103,415 96	38-04	60-07
London Mutual.....	72,783,572	698,740 30	-96	-95	371,353 00	193,848 14	52-20	70-29
Mercantile Fire.....	31,893,209	312,479 60	-98	-98	263,902 38	108,323 97	41-15	60-42
Mount Royal.....	75,005,193	861,213 17	1-15	1-19	489,044 07	240,021 96	49-08	47-92
North Empire.....	9,338,421	152,218 23	1-63	1-65	84,384 57	60,462 15	71-65	128-43
Northwest Fire.....	16,828,614	197,531 54	1-17	1-22	125,782 57	84,168 83	66-92	74-68
Occidental Fire.....	23,388,893	381,631 48	1-63	1-61	158,413 45	81,811 98	51-64	42-71
Pacific Coast Fire.....	16,880,265	196,159 25	1-18	1-29	99,542 72	46,581 52	46-80	32-89
Quebec Fire.....	34,107,837	320,894 01	-94	1-03	259,129 82	151,459 01	58-45	58-95
Western.....	176,076,014	1,941,870 95	1-10	1-13	519,122 52	363,259 25	69-99	40-08
Totals.....	819,328,851	9,331,741 47	1-14	1-19	4,782,836 04	2,376,825 24	49-69	53-87
<i>British Companies.</i>								
Alliance.....	38,481,030	362,745 35	0-94	0-95	308,202 74	128,785 91	41-79	46-60
Atlas.....	51,106,434	594,700 23	1-16	1-18	516,936 47	291,227 22	56-34	68-26
British Crown.....	21,334,858	300,578 16	1-41		237,103 80	155,243 05	65 47	
Caledonian.....	49,574,732	533,425 88	1-08	1-10	438,103 30	205,500 71	46-91	68-01
Century.....	12,138,754	120,725 84	0-99		86,447 84	54,337 44	62-86	
Commercial Union.....	173,035,835	1,524,077 45	0-88	0-93	1,035,610 12	487,238 63	47-05	63-14
Eagle, Star and British Dominions.....	14,810,129	155,053 99	1-05	0-99	118,284 61	71,788 91	60 69	69-15
Employers' Liability.....	63,723,847	654,702 13	1-03	1-04	524,988 26	215,791 35	41-10	45-12
General Accident, Fire, and Life.....	42,293,012	454,276 25	1-07	1-26	368,845 29	199,763 91	54-16	46-99
Guardian Assurance.....	120,768,295	1,375,854 94	1-14	1-24	1,171,115 31	600,081 36	51-24	59-54
Law Union and Rock.....	30,874,677	316,003 09	1-02	1-08	255,452 23	144,384 94	56-52	53-17
Liverpool and London and Globe.....	161,361,537	1,774,462 45	1-10	1-04	1,411,087 69	665,948 63	47-19	54-45
London Guarantee and Accident.....	37,798,127	414,026 13	1-10	0-87	251,602 49	84,980 49	33-78	21-92
London and Lancashire Fire.....	101,297,956	986,702 67	0-97	0-98	792,042 44	408,718 91	51-60	49-79
London Assurance.....	39,189,266	403,162 20	1-03	1-08	331,981 21	156,249 89	47-07	42-23
Marine Insurance Co.....	None.	None.			None.	None.		
North British and Mercantile.....	111,809 181	1,256,930 30	1-12	0-94	1,017,446 41	380,689 95	37-42	54-09
Northern Assurance Co.....	84,317,734	1,029,079 95	1-22	1-21	856,223 98	497,230 73	57-48	75-03
Norwich Union Fire.....	86,292,815	966,217 80	1-12	1-16	824,797 96	478,520 70	58-02	54-76
Ocean Accident and Guarantee.....	29,224,665	323,650 86	1-11	1-09	250,636 54	116,694 92	46-56	47-08
Palatine.....	37,580,784	414,640 80	1-10	1-15	297,403 47	145,755 46	49-01	72-01
Phoenix of London.....	109,646,209	1,366,360 33	1-25	1-23	990,089 99	539,582 63	54-01	44-67
Provincial.....	8,322,744	63,942 61	0-77	0-74	51,083 16	73,748 20	144-37	48-79
Royal Exchange.....	65,209,086	633,223 47	0-97	1-05	517,975 04	300,080 00	57-93	45-89
Royal Insurance Co.....	184,221,032	2,007,120 85	1-09	1-08	1,618,161 46	813,312 75	50-26	50-24
Scottish Union and National.....	49,482,234	492,133 29	0-99	1-03	414,708 60	256,484 15	61-85	50-39

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FIRE INSURANCE transacted in Canada in 1917—*Concluded.*

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1916.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of premiums received.	The same for 1916.
	\$	\$ cts.			\$ cts.	\$ cts.		
<i>British Companies—Continued.</i>								
Sun Insurance Office...	74,994,035	773,478 91	1-03	1-10	619,158 02	315,359 50	50-93	57-18
Union Assurance Society...	69,322,455	745,396 38	1-08	1-08	546,920 62	283,846 71	51-90	65-63
Union Assurance Society, Canton...	5,199,344	53,993 57	1-04		27,808 21	None.		
Yorkshire...	41,480,949	503,501 95	1-21	1-15	428,090 40	286,942 41	67-03	51-74
Totals...	1,914,891,756	20,600,172 83	1-08	1-08	16,317,314 66	8,358,289 51	51-22	55-45
<i>Foreign Companies.</i>								
Aetna Insurance Co....	39,532,269	430,992 93	1-09	1-14	377,056 59	200,303 03	53-12	46-10
Agricultural...	1,386,290	21,110 96	1-52		10,587 20	1,169 31	11-04	
Alliance Insurance...	11,709,642	99,197 10	0-85		53,212 41	34,111 02	64-10	
American Central...	23,315,149	220,497 38	0-95	0-83	114,254 61	34,014 85	29-77	66-91
American Insurance...	4,963,646	67,271 64	1-30	1-49	61,379 47	20,612 30	33-58	20-74
American Lloyds...	8,413,902	32,936 87	0-39	0-36	26,939 25	104,642 76	388-44	22-90
Automobile Insurance...	None.	None.			None.	None.		
California...	6,358,029	73,849 91	1-16	1-54	47,945 04	10,723 61	22-37	56-68
Citizens of Missouri...	1,284,830	18,259 69	1-42		9,947 52	699 58	7-03	
Columbia...	None.	None.			None.	None.		
Commercial Union of N.Y....	826,414	12,307 67	1-49		7,504 78	971 58	12-95	
Connecticut...	21,042,876	240,052 64	1-14	1-17	159,833 32	70,710 73	44-24	53-70
Continental Insurance	50,099,181	496,009 95	0-99	0-99	345,104 74	259,115 53	75-08	43-55
Equitable Fire and Marine...	16,568,247	179,323 82	1-08	1-08	42,948 79	22,489 23	52-36	48-80
Fidelity-Phoenix...	46,150,090	485,427 34	1-05	1-09	357,776 24	239,407 67	66-92	49-48
Fireman's Fund...	21,732,531	212,158 91	0-98	0-97	158,153 29	77,605 81	49-07	39-48
Firemen's Insurance...	7,647,030	99,555 38	1-30	1-30	83,991 57	52,214 86	62-17	39-76
General of Paris...	11,591,920	121,002 10	1-04	1-17	84,399 07	48,616 20	57-60	101-74
Glens Falls...	22,615,402	223,497 15	0-99	1-18	170,037 67	80,527 81	47-36	62-75
Globe and Rutgers...	79,534,939	723,135 16	0-91	0-98	550,478 59	251,550 00	45-70	57-30
Great American...	58,789,156	551,873 26	0-94	0-78	436,934 60	245,174 49	56-11	62-71
Hartford Fire...	119,957,023	1,261,359 28	1-05	0-97	1,009,342 93	493,216 99	48-87	43-91
Home Insurance...	125,850,653	1,366,315 82	1-09	1-04	1,121,291 08	560,974 08	50-03	47-64
Insurance Co. of North America	79,889,442	712,349 19	0-89	0-99	521,955 30	285,302 62	54-66	45-81
Insurance Co. of State of Pa....	21,039,352	243,216 80	1-12	1-14	226,070 09	138,138 64	61-10	63-67
Merchants Fire...	626,920	10,554 01	1-68		6,680 38	1,517 03	22-71	
Millers National...	5,408,896	57,793 86	1-07	1-05	53,033 42	46,933 93	88-50	36-33
National-Ben Franklin	9,777,375	112,417 68	1-15	1-16	81,401 65	47,282 24	58-09	44-36
National Fire of Hartford...	66,367,147	723,095 11	1-09	1-14	502,240 46	292,667 31	58-27	50-36
National Union Fire...	28,030,934	283,897 87	1-01	1-17	232,681 11	152,876 63	65-70	63-12
La Nationale...	26,463,898	288,244 21	1-09	1-21	211,099 29	117,523 37	55-67	56-94
Niagara Fire...	21,396,266	248,313 92	1-17	1-15	137,106 99	74,328 37	54-21	73-05
Northwestern National...	19,512,374	234,793 07	1-20	1-18	188,704 90	98,855 74	52-39	45-89
Phoenix of Paris...	14,665,622	142,784 18	0-97	1-12	97,325 41	37,592 33	38-63	46-64
Phoenix of Hartford...	59,455,285	642,613 53	1-08	1-08	418,855 68	186,850 11	44-61	52-99
Providence Washington...	27,734,398	258,012 15	0-93	1-13	209,546 53	106,445 18	50-80	66-51
Queen, of America...	68,963,562	797,099 09	1-16	1-21	646,042 89	340,328 66	52-68	54-43
St. Paul Fire and Marine...	48,035,280	492,643 76	1-03	1-10	367,678 15	239,822 37	65-23	60-60
Springfield Fire and Marine...	64,948,415	532,409 67	0-82	0-81	417,635 46	266,376 30	63-78	65-89
Stuyvesant...	23,243,949	269,980 63	1-16	1-16	136,367 08	150,349 34	110-25	97-26
L'Union, Paris, France	22,598,160	267,219 91	1-18	1-19	217,365 50	128,665 56	59-19	62-58
Westchester...	26,662,950	330,334 68	1-24	1-31	245,476 64	123,279 29	50-22	46-97
Totals...	1,314,839,392	13,583,908 19	1-03	1-04	10,146,385 68	5,643,986 46	55-63	52-92
Grand Totals	4,049,059,999	43,515,822 49	1-07	1-09	31,246,536 38	16,379,101 21	52-42	54-46

## SESSIONAL PAPER No. 8

## BRITISH FIRE COMPANIES.

The total cash receipts for fire premiums were \$16,317,315, being an increase of \$2,022,514, as compared with the previous year; the payments for fire losses were \$8,358,290, being \$431,829 greater than for 1916, while the general expenses amounted to \$5,423,713, being \$611,075 greater than in 1916, thus showing a balance of \$2,535,312 favourable to the companies. In the previous year there was a favourable balance of \$1,555,702.

Paid for losses.....	\$ 8,358,290
Paid for general expenses.....	5,423,713
Total.....	\$ 13,782,003
Received for premiums.....	16,317,315
Balance in favour of the companies.....	\$ 2,535,312

The following details give the balances for the different companies:—

*Balances in favour.*—Alliance, \$72,647; Atlas, \$53,353; Caledonian, \$86,225; Century, \$1,381; Commercial Union, \$223,354; Employers' Liability, \$129,070; General Accident, \$44,209; Guardian, \$231,239; Law Union and Rock, \$23,406; Liverpool and London and Globe, \$280,936; London Guarantee and Accident, \$90,726; London and Lancashire, \$122,196; London Assurance, \$59,984; North British and Mercantile, \$322,039; Northern, \$79,580; Norwich Union, \$54,705; Ocean Accident and Guarantee, \$62,131; Palatine, \$48,288; Phoenix of London, \$106,051; Royal, \$262,082; Royal Exchange, \$56,971; Scottish Union and National, \$13,858; Sun, \$84,783; Union Assurance, \$78,371; Union of Canton, \$4,677; Yorkshire, \$2,071; Total balance in favour, \$2,594,333.

*Adverse balances.*—British Crown, \$19,524; Eagle, Star and British Dominions, \$1,930; Provincial, \$37,567. Total, \$59,021. Net balance in favour, \$2,535,312.

For every \$100 of premiums received there was spent on the average \$51.22 in payment of losses, and \$33.24 for general expenses.

In 1916 the loss rate was \$55.45, and the general expenses \$33.67, for every \$100 of premiums received.

For the fire business the rate of premium was \$10.758 per \$1,000 of risks taken as against \$10.756 in 1916.

Hence these companies have transacted a larger volume of business than in 1916 at a higher rate of premium, a lower rate of expense and at a lower rate of fire losses.

Collecting the result for the forty-three years from 1875 to 1917, as regards the receipts for premiums and the expenditure of the British companies, we find:

Paid for losses (1875-1917).....	\$ 166,081,753
Paid for general expenses.....	80,693,229
Total payments.....	\$ 246,774,982
Received for premiums.....	275,549,591
Excess of receipts over expenditure.....	\$ 28,774,609

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It will be seen, from an examination of the table given below, that an adverse balance was in existence from the year 1877 till the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first mentioned year, when the losses paid by British companies amounted to almost five millions of dollars; that such adverse balance was reversed at the end of the year 1887, when a favourable balance of \$341,938 was shown, and that this favourable balance increased thereafter from year to year (with the exception of the year 1893) up to the close of 1899, when it amounted to \$5,029,980. In 1900 the loss by the British companies on account of the Ottawa and Hull conflagration amounted to over two and a half million dollars. To this is due the large deficit of that year, \$1,365,476, wiping out the savings of the preceding four years, and reducing the favourable balance at the end of 1900 to \$3,664,504, which sum had been still further reduced to \$3,512,636 at the end of 1901. The favourable experience for the years 1902 and 1903 increased this balance to \$7,123,044 at the end of 1903, but it was again reduced by the unfavourable experience of 1904 to \$3,969,472. During the past thirteen years the favourable balance has been largely increased and now amounts to \$28,774,609.

Year.	Balance.	Year.	Total Balance.
	\$		\$
1875.....	+ 51,765		
1876.....	+ 89,015	1875 to 1876	+ 140,780
1877.....	- 4,210,951	1875 to 1877	- 4,070,171
1878.....	+ 676,548	1875 to 1878	- 3,393,713
1879.....	+ 210,430	1875 to 1879	- 3,183,283
1880.....	+ 727,389	1875 to 1880	- 2,455,894
1881.....	+ 161,162	1875 to 1881	- 2,294,732
1882.....	+ 481,511	1875 to 1882	- 1,813,221
1883.....	+ 439,797	1875 to 1883	- 1,373,424
1884.....	+ 443,919	1875 to 1884	- 929,505
1885.....	+ 674,984	1875 to 1885	- 254,521
1886.....	+ 237,216	1875 to 1886	- 17,205
1887.....	+ 359,243	1875 to 1887	+ 241,938
1888.....	+ 752,956	1875 to 1888	+ 1,004,894
1889.....	+ 918,128	1875 to 1889	+ 2,013,022
1890.....	+ 712,981	1875 to 1890	+ 2,726,003
1891.....	+ 470,014	1875 to 1891	+ 3,196,017
1892.....	+ 452,941	1875 to 1892	+ 3,648,958
1893.....	- 205,430	1875 to 1893	+ 3,443,528
1894.....	+ 172,105	1875 to 1894	+ 3,615,633
1895.....	+ 39,223	1875 to 1895	+ 3,654,856
1896.....	+ 709,118	1875 to 1896	+ 4,363,974
1897.....	+ 356,290	1875 to 1897	+ 4,720,264
1898.....	+ 140,610	1875 to 1898	+ 4,860,874
1899.....	+ 169,106	1875 to 1899	+ 5,029,980
1900.....	- 1,365,476	1875 to 1900	+ 3,664,504
1901.....	- 151,868	1875 to 1901	+ 3,512,636
1902.....	+ 2,247,890	1875 to 1902	+ 5,760,526
1903.....	+ 1,362,518	1875 to 1903	+ 7,123,044
1904.....	- 3,153,572	1875 to 1904	+ 3,969,472
1905.....	+ 2,546,435	1875 to 1905	+ 6,515,907
1906.....	+ 2,297,761	1875 to 1906	+ 8,813,668
1907.....	+ 1,539,204	1875 to 1907	+ 10,352,872
1908.....	+ 1,274,213	1875 to 1908	+ 11,627,090
1909.....	+ 1,899,516	1875 to 1909	+ 13,526,606
1910.....	+ 1,659,285	1875 to 1910	+ 15,185,891
1911.....	+ 1,662,507	1875 to 1911	+ 16,848,398
1912.....	+ 2,008,149	1875 to 1912	+ 18,856,547
1913.....	+ 2,052,171	1875 to 1913	+ 20,908,718
1914.....	+ 1,558,094	1875 to 1914	+ 22,466,812
1915.....	+ 2,216,783	1875 to 1915	+ 24,683,595
1916.....	+ 1,555,702	1875 to 1916	+ 26,239,297
1917.....	+ 2,535,312	1875 to 1917	+ 28,774,609

+Favorable. -Adverse

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## FOREIGN FIRE COMPANIES.

The total cash receipts for fire premiums were \$10,146,386, being an increase of \$1,475,213 as compared with the previous year; the payments for fire losses were \$5,643,986, being greater by \$1,054,890 than that of 1916, and the general expenses, \$3,368,986, being \$364,538 greater than for 1916, thus showing a balance of \$1,133,414 favourable to the companies. In the previous year there was a favourable balance of \$1,077,629.

These companies have, therefore, transacted a larger volume of business at a higher rate of expense and a lower loss rate than in 1916.

Paid for losses.....	\$ 5,643,986
Paid for general expenses.....	3,368,986
Total.....	\$ 9,012,972
Received for premiums.....	10,146,386
Balance in favour of companies.....	\$ 1,133,414

The following details give the balances for the different companies:—

*Balances in favour.*—Etna, \$58,504; Agricultural, \$5,048; Alliance of Philadelphia, \$4,152; American Central, \$55,408; American, \$20,550; California, \$19,474; Citizens', \$5,960; Commercial Union of New York, \$4,312; Connecticut, \$30,414; Equitable, \$5,815; Fireman's Fund, \$32,240; Firemen's, \$3,471; General of Paris, \$4,261; Great American, \$46,183; Glens Falls, \$26,803; Globe and Rutgers, \$149,602; Hartford, \$197,132; Home, \$158,375; Insurance Company of North America, \$90,862; Insurance Company of State of Pennsylvania, \$31,847; Merchants' Fire, \$2,363; National of Hartford, \$30,620; National Union, \$13,761; Nationale of Paris, \$17,954; Niagara, \$20,759; Northwestern National, \$12,651; Phenix of Paris, \$23,170; Phoenix of Hartford, \$40,057; Providence Washington, \$41,167; Queen, of America, \$81,726; Springfield, \$11,944; St. Paul, \$5,332; L'Union of Paris, \$12,064; Westchester, \$91,617. Total, \$1,355,598.

*Adverse balances.*—American Lloyds, \$87,084; Continental, \$56,034; Fidelity-Phenix, \$20,195; Millers' National, \$8,866; National-Ben Franklin, \$2,641; Stuyvesant, \$47,364. Total, \$222,184. Net balance in favour, \$1,133,414.

For every \$100 of premiums received there was spent on the average \$55.63 in payment of losses, and \$33.20 for general expenses.

In 1916 the loss rate was \$52.92, and the general expenses, \$34.65, for every \$100 of premiums received.

For the fire business the rate of premiums was \$10.331 per \$1,000 of risks taken as against \$10.426 in 1916.

Hence these companies have transacted a larger volume of business than in 1916 at a lower rate of premium, a higher rate of fire losses and at a lower rate of expense.

The results of the total business of these companies, from 1875 to 1917 inclusive, are as follows:—

Paid for losses (1875-1917).....	\$ 54,172,965
Paid for general expenses.....	28,381,212
Total payments.....	\$ 82,554,177
Received for premiums.....	96,795,424
Excess of receipts over expenditure.....	\$ 14,241,247

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The table given below shows the result of the business of each year from 1875 to 1917 inclusive, and the total results from year to year during the same period.

Year.	Balance for year.	Year inclusive.	Balance.
	\$		\$
1875.....	+ 58,841		
1876.....	+ 97,919	1875 to 1876	+ 156,760
1877.....	- 396,468	1875 to 1877	- 239,708
1878.....	+ 47,399	1875 to 1878	- 192,309
1879.....	+ 32,894	1875 to 1879	- 159,415
1880.....	- 56,316	1875 to 1880	- 103,099
1881.....	+ 53,747	1875 to 1881	- 49,352
1882.....	+ 62,244	1875 to 1882	+ 12,892
1883.....	+ 102,135	1875 to 1883	+ 115,027
1884.....	+ 91,130	1875 to 1884	+ 206,163
1885.....	+ 100,784	1875 to 1885	+ 306,947
1886.....	+ 91,096	1875 to 1886	+ 398,043
1887.....	- 49	1875 to 1887	+ 397,994
1888.....	+ 102,288	1875 to 1888	+ 500,282
1889.....	+ 97,488	1875 to 1889	+ 597,770
1890.....	+ 54,404	1875 to 1890	+ 652,174
1891.....	+ 72,378	1875 to 1891	+ 724,552
1892.....	- 16,487	1875 to 1892	+ 708,065
1893.....	- 42,205	1875 to 1893	+ 665,860
1894.....	+ 7,392	1875 to 1894	+ 673,252
1895.....	- 53,047	1875 to 1895	+ 620,205
1896.....	+ 96,621	1875 to 1896	+ 716,826
1897.....	+ 51,695	1875 to 1897	+ 768,521
1898.....	+ 91,807	1875 to 1898	+ 860,328
1899.....	+ 100,740	1875 to 1899	+ 961,068
1900.....	- 385,296	1875 to 1900	+ 575,772
1901.....	+ 80,198	1875 to 1901	+ 655,970
1902.....	+ 586,257	1875 to 1902	+ 1,242,227
1903.....	+ 447,673	1875 to 1903	+ 1,698,900
1904.....	- 785,843	1875 to 1904	+ 904,057
1905.....	+ 993,349	1875 to 1905	+ 1,897,406
1906.....	+ 944,152	1875 to 1906	+ 2,841,558
1907.....	+ 701,798	1875 to 1907	+ 3,543,356
1908.....	+ 531,618	1875 to 1908	+ 4,074,974
1909.....	+ 888,028	1875 to 1909	+ 4,963,002
1910.....	+ 718,706	1875 to 1910	+ 5,681,708
1911.....	+ 1,118,451	1875 to 1911	+ 6,800,159
1912.....	+ 1,278,646	1875 to 1912	+ 8,078,805
1913.....	+ 1,228,776	1875 to 1913	+ 9,307,581
1914.....	+ 1,641,792	1875 to 1914	+ 10,949,373
1915.....	+ 1,080,831	1875 to 1915	+ 12,030,204
1916.....	+ 1,077,629	1875 to 1916	+ 13,107,833
1917.....	+ 1,133,414	1875 to 1917	+ 14,241,247

+Favourable. -Adverse.

## CANADIAN COMPANIES.

In considering the Canadian companies, their whole fire insurance business, in Canada and elsewhere, as well as their marine business and business in other branches, must be taken into account, inasmuch as a separation of expenses between these branches has not been made.



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The following table gives the distribution of fire business between Canada and elsewhere, for the nine companies which transacted business outside of Canada during the year, and shows that the loss rate for the home business was, on the whole, less favourable to the companies than that for the foreign business.

## FIRE INSURANCE.

Companies.	IN CANADA.				IN OTHER COUNTRIES.			
	Amount of risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.	Amount of risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	\$	\$	\$		\$	\$	\$	
Acadia.....	21,889,496	147,293	54,685	37.13	416,250	2,231	645	28.91
British America...	105,385,692	694,763	308,850	44.45	408,005,834	1,432,974	775,687	54.13
British Colonial...	18,191,575	116,122	76,231	65.65		4,939	2,263	45.82
Canada Accident..	12,790,093	33,530	15,487	46.19	75,640	758		
Canadian.....	32,286,662	291,854	102,873	35.25	1,579,205	13,698	2,344	17.11
Mount Royal.....	75,005,193	489,044	240,022	49.08	628,500	3,038	857	28.21
North West.....	16,828,614	125,782	84,169	66.92	445,586	3,846	1,650	42.90
Pacific Coast.....	16,850,265	99,543	46,582	46.80	10,366,478	44,165	28,030	63.47
Western.....	176,076,014	519,022	363,259	69.99	645,894,796	2,200,573	910,729	41.39
	475,312,604	2,516,953	1,292,164	51.34	1,067,412,289	3,706,222	1,722,205	46.47

The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies during the years 1878 to 1917 inclusive, a perusal of which will show that, taken over the whole period, the Canadian business shows a more favourable loss rate than the business transacted in other countries.

Year.	In Canada.			In Other Countries.		
	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.
	\$	\$		\$	\$	
1878.....	591,495	241,545	40.84	1,251,923	737,430	58.90
1879.....	552,090	287,729	52.12	1,309,902	923,242	70.48
1880.....	459,653	219,954	47.85	1,377,310	885,293	64.28
1881.....	428,795	304,488	71.01	1,439,085	1,085,846	75.46
1882.....	543,126	334,060	61.50	1,413,989	1,137,399	80.44
1883.....	606,557	436,800	72.01	1,483,941	1,136,380	76.58
1884.....	550,188	376,969	68.52	1,401,051	1,122,882	80.15
1885.....	983,555	518,633	52.73	1,485,078	1,051,090	70.78
1886.....	996,562	655,534	65.78	1,499,840	1,049,575	69.98
1887.....	1,002,817	661,682	65.98	1,496,712	1,037,123	69.29
1888.....	1,002,109	655,191	65.38	1,453,410	1,008,509	69.39
1889.....	1,014,314	586,164	57.79	1,527,909	1,012,624	66.28
1890.....	1,018,226	604,846	59.40	1,584,879	910,511	57.45
1891.....	1,102,237	780,862	70.84	1,662,538	1,165,583	70.11
1892.....	629,708	485,446	77.09	1,907,652	1,191,545	62.46
1893.....	621,135	427,349	68.80	2,356,413	1,560,592	66.23
1894.....	626,768	423,777	67.61	2,303,219	1,442,596	62.63
1895.....	785,416	499,472	63.59	2,566,980	1,462,849	56.99
1896.....	782,956	460,236	58.78	2,487,459	1,446,314	58.14
1897.....	725,775	529,597	72.97	2,399,542	1,263,368	52.65
1898.....	783,326	392,821	50.15	2,260,724	1,464,544	64.78
1899.....	836,601	462,726	55.31	2,264,877	1,568,496	69.25
1900.....	689,956	658,405	95.43	2,804,896	1,969,862	70.23
1901.....	1,133,478	702,125	61.94	3,321,478	2,142,811	64.51
1902.....	1,291,216	519,990	40.27	3,464,786	2,119,685	61.18
1903.....	1,700,838	884,899	52.03	3,876,273	2,089,753	53.91
1904.....	2,184,021	1,994,982	91.34	4,400,112	3,204,318	72.82
1905.....	2,611,899	1,277,772	48.92	3,911,739	2,307,655	58.99
1906.....	2,657,701	1,414,455	53.22	4,452,074	4,163,837	93.53
1907.....	2,857,021	1,467,983	51.38	4,105,581	3,124,813	76.11
1908.....	3,219,443	2,323,829	72.18	2,964,411	2,185,538	73.73
1909.....	2,765,637	1,506,907	54.74	3,397,859	1,763,232	51.89
1910.....	3,037,675	1,754,359	57.75	3,141,709	1,714,812	54.58
1911.....	3,204,241	1,755,348	54.78	3,343,157	2,149,515	64.30
1912.....	3,133,661	1,662,120	53.04	3,467,975	2,039,201	58.80
1913.....	3,285,887	1,978,284	60.26	2,856,233	1,829,175	56.56
1914.....	2,989,211	1,797,561	60.13	3,129,204	2,112,379	67.51
1915.....	2,938,210	1,668,798	56.80	3,011,851	1,750,132	58.11
1916.....	3,038,964	1,475,316	48.55	2,799,871	1,632,886	58.32
1917.....	2,516,953	1,292,164	51.34	3,706,222	1,722,205	46.47
Totals.....	61,899,421	36,571,118	59.08	101,089,864	65,685,600	64.98

The assets of the twenty-four Canadian companies transacting fire business amounted at the end of the year to \$24,713,770.59, covering a total amount of insurance of all kinds of \$1,641,248,316, being at the rate of \$15.06 for every \$1,000 of insurance in force; they have also subscribed capital not paid up, amounting to \$5,205,406, making a total security of \$18.23 for every \$1,000 insured. The liabilities of the same companies amounted to \$12,289,109.53, made up as follows:—

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Unsettled losses.....	\$ 3,382,071 17
Uncarned premiums.....	7,004,629 45
Sundry.....	1,902,408 91
	<hr/>
	\$12,289,109 53

The unearned premiums are here taken at 80 per cent of the *pro rata* portions of the gross premiums for the time unexpired in the cases of fire and inland marine insurance, and 80 per cent of the whole premiums in the case of a current ocean risk. The surplus of assets over liabilities available for the protection of policyholders, independent of the subscribed capital not paid, amounts to \$12,424,661.

The capital stock of these companies paid in cash amounts to \$10,455,894.

The following table gives the condition at the end of 1917 of all the Canadian stock companies in reference to the surplus on account of policyholders.

## CANADIAN FIRE INSURANCE COMPANIES, DECEMBER 31, 1917.

Company.	Subscribed Capital.	Amount paid upon Capital stock.	Excess of Assets over Liabilities excluding Capital stock.	Subscribed Capital unpaid.
	\$	\$	\$	\$
Acadia Fire.....	400,000	400,000	433,352	None.
Beaver Fire.....	300,500	165,275	230,664	135,225
British America.....	1,400,000	1,399,030	972,758	970
British Colonial.....	1,000,000	220,136	74,200	779,864
British Northwestern.....	594,400	243,294	285,286	351,106
Canada Accident.....	500,000	43,320	343,441	456,680
Canada National.....	2,050,400	1,762,048	1,954,730	288,352
Canadian Fire.....	1,000,000	1,000,000	1,194,079	None.
Dominion Fire.....	241,700	198,810	141,063	42,890
Dominion of Canada G'tee and Acct.....	250,000	245,300	524,135	4,700
Globe Indemnity.....	500,000	200,000	367,012	300,000
Hudson Bay.....	872,400	230,850	153,182	641,550
Imperial Underwriters.....	457,400	175,000	218,965	282,400
Liverpool Manitoba.....	500,000	175,000	638,042	325,000
London Mutual.....	100,000	19,250	157,060	80,750
Mercantile Fire.....	250,000	50,000	332,139	200,000
Mount Royal.....	250,000	250,000	648,648	None.
North Empire.....	687,900	206,370	189,427	481,530
North West.....	250,000	100,000	203,196	150,000
Occidental.....	500,000	174,763	316,639	325,237
Pacific Coast.....	831,600	587,822	747,033	243,778
Quebec.....	225,000	125,000	490,489	100,000
Western.....	2,500,000	2,484,626	1,789,060	15,374
Totals.....	15,661,300	10,455,894	12,404,660	5,205,406

The following table shows the total gain or loss in the surplus to policyholders during the year in respect of each company, and shows also the various sources of this gain or loss. All contributions by shareholders, whether for capital or premium on capital, appear as gains in surplus, while forfeited stock and reduction of capital are disregarded.

In the first column there is tabulated the "Underwriting Profit." This is the excess of premiums earned over losses incurred and expenses incurred. The premiums *earned* are arrived at by adding to the net cash received for premiums the outstanding premiums at the end of the year and deducting the outstandings at the beginning of the year. From the net premiums *written* thus obtained there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there is an underwriting loss, which is tabulated in the sixth column.

In the second column there is tabulated the interest and rent earned. This is obtained in a manner similar to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column the payments by shareholders are shown, and in the fourth column the gains from other sources. This latter column will include gain in market values of investments, decrease in unsecured unlicensed reinsurance reserve, etc.

The fifth column gives the total of the first four columns. In the sixth column is given the underwriting loss, and in the seventh the losses through other sources, such as bad or doubtful investments and other assets, loss in market value of investments, increase in unsecured unlicensed reinsurance reserve, etc. The eighth column shows the dividends declared during the year. The ninth column gives the totals of the sixth, seventh and eighth. The last column, being the difference, between the fifth and the ninth gives the total net gain or loss in surplus, the minus sign denoting a loss.

The total net gain in surplus is \$597,486.60. As, however, there was received from shareholders during the year \$749,236.88 as additional capital and \$2,525 as premium on capital, a total of \$751,761.88, it is seen that there has been a decrease in surplus of \$154,275.28 from sources other than the shareholders. In 1916 the decrease in policyholders' surplus was \$95,008.94.

Fifteen companies show an underwriting profit, and the remaining nine an underwriting loss, the net gain amounting to \$366,713.31. In 1916 the net underwriting loss was \$47,792.30. The dividends declared were \$1,212,716.21, which is greater than the \$843,507.34 interest and rent earned upon the investments. The gains from miscellaneous sources were \$231,397.03 consisting chiefly of increase in the market value of investments. The losses from miscellaneous sources were \$388,176.75 due largely to the disallowance of bad assets, depreciation in the values of securities and the creation of investment reserve funds.

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CANADIAN FIRE INSURANCE COMPANIES.  
STATEMENT OF GAINS AND LOSSES IN SURPLUS TO POLICYHOLDERS DURING 1917.

Company.	Under-writing Profit.		Interest and rent Earned.		Received from shareholders.		Gains from other sources.		Total Gains.		Under-writing Loss.		Loss from other sources.		Dividends Declared.		Total Losses.		Balance Total net Gains.	
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Acadia.....			30,850 00				8,256 96		39,107 86		34,018 02		44,086 53		24,000 00		102,714 55		66,506 69	
Beaver.....	15,490 74		14,849 27		15,025 00		10,490 90		55,865 00				11,090 10		8,188 62		19,287 72		36,577 28	
British America.....	326,066 96		80,613 63						400,709 59				66,311 50		96,250 00		162,561 50		238,139 09	
British Colonial.....			8,264 27						8,394 97		38,717 78		26,603 27				65,321 05		56,796 08	
British Northwestern.....	6,980 31		15,273 60		(a) 2,607 00				24,860 91				100 00				100 00		24,760 91	
Canada Accident.....			25,095 49						25,095 49		44,773 17		2,836 07		4,332 00		51,941 24		30,845 75	
Canada National.....	1,900 71		148,205 93		53,887 93				204,094 57				10,720 00		105,193 39		115,913 59		88,140 98	
Canadian Fire.....	69,977 45		62,575 17		500,000 00		67 08		632,620 30		1,045 96		28 95		500,000 00		500,000 00		72,620 30	
Canadian Lumbermen's Dominion Fire.....			207 87				867 06		1,074 93				18,908 99				1,074 93		3,204 18	
Dominion of Canada Guarantee and Accident.....	17,892 12		34,703 12	(b)	1,800 00				54,395 24				10,073 41		29,352 00		39,455 41		14,93 983	
(d) Globe Indemnity.....			26,222 35		108,850 00		38 30		135,110 65		8,907 65		88,087 47		20,000 00		116,995 12		18,115 53	
Hudson Bay.....			10,366 30				6,725 27		17,091 77		8,726 53		3,000 00				11,728 53		5,365 24	
Imperial Underwriters.....	10,946 56		11,709 48		64,525 00				87,181 04				4,553 49		42,870 00		47,423 49		39,737 55	
Liverpool Manitoba.....	37,081 46		36,204 30				40,056 36		113,342 12				2,482 73		34,500 00		36,982 73		76,359 39	
London Mutual.....	16,879 97		7,251 76		1,750 00		18,774 33		44,656 06				15,000 00				15,000 00		29,656 06	
Mercantile.....	43,127 14		22,217 62				65,344 76		111,893 40				2,478 48		25,000 00		27,478 48		37,866 28	
Mount Royal.....	51,883 21		60,000 19						111,883 40				23,873 44		95,500 00		119,373 44		7,490 04	
North Empire.....			10,597 99		271 25		27,053 36		43,922 50		8,886 39		6,378 84				15,265 23		28,637 27	
North West.....			15,946 80				89 07		15,965 87		0,050 64						6,050 04		9,945 23	
Occidental.....	1,292 01		21,717 67						22,979 68				1,883 36				1,883 36		21,096 32	
Pacific Coast.....	4,032 42		18,397 56	(c)	550 00				22,999 98				48,421 54				48,421 54		25,421 56	
Quebec.....	12,608 01		28,920 33				8,304 57		49,322 91				639 58		62,500 00		63,139 58		13,816 67	
Western.....			133,989 26				113,673 18		249,662 44		92,062 13				105,000 00		197,062 13		52,000 31	
Totals.....	609,901 60		843,507 34		751,761 88		231,397 03		2,441,567 85		243,188 29		388,176 75		1,212,716 21		1,844,081 25		597,486 60	

(a) Including \$1,475 premium on capital stock. (b) Including \$900 premium on capital stock. (c) Including \$150 premium on capital stock.

(d) Including business of the Hamilton Fire Insurance Co.

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Including the whole business of the mixed companies, outside as well as within the Dominion, it appears that the Canadian companies have received during the year 1917 a total cash income of \$16,206,869.98, which is made up as follows:—

	1917.	The same in 1916.	The same in 1915.	The same in 1914.	The same in 1913.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Interest and dividends.....	780,713 08	739,598 70	672,405 80	640,459 29	653,599 51
Premiums.....	15,397,572 31	11,146,958 31	10,008,556 78	9,122,882 20	9,167,899 59
Sundry.....	28,584 59	78,632 00	59,795 55	15,256 69	176,558 37
Totals.....	16,206,869 98	11,965,189 01	10,740,758 13	9,778,598 18	9,998,057 47

In the same way the cash expenditure during 1917 has been \$14,503,304.69 distributed among:—

	1917.	The same in 1916.	The same in 1915.	The same in 1914.	The same in 1913.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Losses paid.....	8,301,164 82	6,560,437 95	5,947,653 58	5,729,042 86	5,786,981 58
General expenses.....	4,985,344 75	4,040,279 91	3,701,268 00	3,639,927 00	3,676,506 81
Dividends to stockholders....	1,216,795 12	438,319 62	510,429 13	329,588 53	481,899 58
Totals.....	14,503,304 69	11,039,037 48	10,159,350 71	9,698,558 39	9,945,387 97

Thus it appears that for every \$100 of income there has been spent \$89.49, namely: for losses, \$51.22; for general expenses, \$30.76, and for dividends to stockholders, \$7.51. Hence, also, for every \$100 of premiums received there has been paid out \$94.19, namely: \$53.91 for losses, \$32.38 for expenses, and \$7.90 for dividends to stockholders.

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The total cash income received by the Canadian companies during the forty-three years from 1875 to 1917, inclusive, is \$258,655,322.44. The respective amounts for the several years, and the distribution thereof under proper headings, are shown in the subjoined table:—

## CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 to 1917.

Year.	Premiums.	Interest and dividends.	Sundry.	Total.
	\$ cts	\$ cts.	\$ cts.	\$ cts.
1875.....	3,273,692 53	190,950 19	3,356 10	3,467,998 82
1876.....	4,125,722 37	244,001 25	7,186 08	4,376,909 70
1877.....	3,512,673 47	218,770 38	6,236 04	3,737,679 89
1878.....	2,826,356 58	217,133 43	15,750 26	3,059,240 27
1879.....	2,863,826 01	185,247 30	10,196 03	3,059,269 34
1880.....	3,208,038 89	179,533 29	19,916 66	3,407,488 84
1881.....	3,131,925 97	169,392 14	30,702 66	3,332,020 17
1882.....	3,007,132 65	153,878 46	27,386 28	3,188,397 39
1883.....	3,005,945 52	132,126 05	30,438 85	3,168,510 42
1884.....	2,990,995 28	117,679 52	16,286 55	3,124,961 35
1885.....	3,089,381 09	107,151 57	16,044 77	3,212,577 43
1886.....	3,090,851 40	113,394 35	25,828 55	3,230,074 30
1887.....	3,346,968 91	114,522 46	18,398 62	3,479,889 99
1888.....	3,348,045 64	119,815 97	16,567 79	3,484,429 40
1889.....	3,539,640 73	119,929 14	12,420 02	3,671,989 89
1890.....	3,603,151 65	135,874 52	14,287 16	3,753,313 33
1891.....	3,586,851 72	134,421 14	12,208 29	3,733,481 15
1892.....	3,579,893 51	117,770 41	83,291 41	3,780,955 33
1893.....	4,143,323 99	139,080 23	*205,621 62	4,488,025 84
1894.....	4,142,923 05	140,213 35	6,025 87	4,289,162 27
1895.....	4,408,191 57	139,458 16	6,773 90	4,554,423 63
1896.....	4,168,663 92	132,581 62	6,289 09	4,307,534 63
1897.....	4,007,110 65	128,385 56	6,386 91	4,141,883 12
1898.....	4,157,139 74	134,006 75	5,897 89	4,297,044 38
1899.....	4,430,792 71	128,389 00	5,379 62	4,564,561 33
1900.....	5,345,803 78	135,529 30	32,559 76	5,513,892 84
1901.....	6,286,942 01	164,468 52	17,709 71	6,469,140 24
1902.....	6,775,963 74	155,059 80	7,543 74	6,938,567 28
1903.....	7,428,254 20	182,595 86	10,095 40	7,620,945 46
1904.....	8,342,437 94	193,742 25	12,306 10	8,548,486 29
1905.....	8,125,337 03	216,367 41	12,250 08	8,353,954 52
1906.....	8,663,876 20	244,284 68	†470,731 12	9,378,892 00
1907.....	8,592,041 45	269,918 89	59,425 71	8,921,386 05
1908.....	7,506,568 66	301,209 15	77,726 33	7,885,504 14
1909.....	7,751,727 44	323,309 70	60,092 07	8,135,129 21
1910.....	8,538,778 04	369,724 69	77,066 17	8,985,566 90
1911.....	9,084,302 71	438,216 68	381,486 17	9,904,005 56
1912.....	9,644,234 81	568,328 81	185,991 35	10,398,554 97
1913.....	9,167,899 59	653,599 51	176,558 37	9,998,057 47
1914.....	9,122,882 20	640,459 29	15,256 69	9,778,598 18
1915.....	10,008,556 78	672,405 80	59,795 55	10,740,758 13
1916.....	11,146,958 31	739,598 70	78,632 00	11,965,189 01
1917.....	15,397,572 31	780,713 08	28,584 59	16,206,869 98
Totals.....	245,519,376 75	10,763,258 36	2,372,687 33	258,655,322 44

\*Of this amount \$197,500 was premium upon the new stock issue by the British America and the Western.

†Of this amount, \$387,500 was premium upon new stock issued by the British America and the Western.

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The expenditure of the same companies during the same period of forty-three years amounted in the aggregate to the sum of \$255,667,958.61, thus showing an excess of income over expenditure to the amount of \$2,987,363.83. The amount expended in the respective years, and their distribution under proper headings, are given in the following table:—

## EXPENDITURE FOR THE YEARS 1875 to 1917.

Year.	Losses paid.	General Expenses.	Dividends to Shareholders.	Total Expenditure.	Excess of income over Expenditure.
					d The Reserve.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1875.....	1,694,885 99	985,926 28	159,608 88	2,840,421 15	e 627,577 67
1876.....	2,746,563 00	1,342,268 96	213,655 04	4,302,487 00	e 74,422 70
1877.....	3,555,283 21	1,234,552 83	125,928 21	4,915,764 25	d 1,178,084 36
1878.....	1,891,130 71	1,026,354 51	146,163 83	3,063,649 05	d 4,408 78
1879.....	1,966,854 83	938,436 79	159,253 74	3,064,543 36	d 5,276 02
1880.....	2,286,943 54	889,409 73	164,650 50	3,291,003 77	e 116,485 07
1881.....	2,898,045 45	901,679 10	145,137 85	3,944,862 40	d 612,842 23
1882.....	2,294,212 90	917,526 03	110,813 47	3,322,552 40	d 134,155 01
1883.....	2,291,429 02	925,970 41	110,480 00	3,327,879 43	d 159,369 01
1884.....	2,165,708 63	871,037 06	102,675 50	3,139,421 19	d 14,459 84
1885.....	1,985,256 67	917,879 59	99,896 73	3,003,032 99	e 209,544 44
1886.....	2,128,942 82	926,299 50	114,809 02	3,170,051 34	e 60,022 96
1887.....	2,397,382 03	1,031,696 74	123,422 74	3,552,501 51	d 72,611 52
1888.....	2,355,960 53	1,009,167 74	122,198 27	3,487,326 54	d 2,897 14
1889.....	2,417,046 62	1,064,557 52	126,759 42	3,608,363 56	e 63,626 33
1890.....	2,254,866 61	1,114,472 16	135,689 92	3,505,028 69	e 248,284 64
1891.....	2,588,894 16	1,198,806 97	145,256 90	3,932,958 03	d 199,476 88
1892.....	2,454,821 80	1,440,994 51	128,372 23	4,024,188 54	d 243,253 21
1893.....	2,911,005 90	1,402,862 69	112,163 43	4,426,032 02	e 61,993 82
1894.....	2,749,953 44	1,389,355 12	157,025 56	4,296,334 12	d 7,171 85
1895.....	2,986,323 54	1,451,684 01	162,167 30	4,600,174 85	d 45,751 22
1896.....	2,777,327 97	1,417,637 39	162,610 10	4,357,575 46	d 50,040 83
1897.....	2,529,432 31	1,402,470 67	162,438 28	4,094,341 26	e 47,541 86
1898.....	2,700,774 91	1,394,742 19	164,092 45	4,259,609 55	e 37,434 83
1899.....	3,063,716 43	1,524,637 05	166,853 81	4,755,207 29	d 190,645 96
1900.....	3,828,359 85	1,921,904 32	159,674 98	5,909,939 15	d 396,046 31
1901.....	4,065,778 01	2,032,419 20	205,964 19	6,304,161 40	e 164,978 84
1902.....	3,987,114 25	2,276,809 16	214,175 08	6,478,098 49	e 460,468 79
1903.....	4,315,004 63	2,512,276 00	207,331 00	7,034,611 63	e 586,333 83
1904.....	6,706,551 96	2,809,501 20	151,604 22	9,667,657 38	d 1,119,171 09
1905.....	4,734,320 62	2,799,520 15	286,186 43	7,820,027 20	e 533,927 32
1906.....	6,693,036 95	2,981,601 05	279,202 53	9,953,840 53	d 574,948 53
1907.....	5,786,024 20	3,152,540 95	94,649 99	9,033,215 14	d 111,829 09
1908.....	5,471,015 65	2,785,940 01	119,337 41	8,376,293 07	d 490,788 93
1909.....	4,412,541 61	2,941,149 99	339,000 65	7,692,692 25	e 442,436 96
1910.....	4,974,826 76	3,231,393 38	362,959 04	8,569,179 18	d 416,389 72
1911.....	5,298,977 25	3,566,678 53	424,421 57	9,290,077 35	e 613,928 21
1912.....	5,552,013 37	3,907,664 69	447,536 79	9,907,214 85	e 491,340 12
1913.....	5,786,981 58	3,676,506 81	481,899 58	9,945,387 97	e 52,660 50
1914.....	5,729,042 86	3,639,927 00	329,588 53	9,698,558 39	e 80,039 79
1915.....	5,947,653 58	3,701,268 00	510,429 13	10,159,350 71	e 581,407 42
1916.....	6,560,437 95	4,040,279 91	438,319 62	11,039,037 48	e 926,151 53
1917.....	8,301,164 82	4,985,344 75	1,216,795 12	14,503,304 69	e 1,703,565 29
Totals.....	160,193,608 60	85,683,150 97	9,791,199 04	255,667,958 61	e 2,987,363 83



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## CANADIAN FIRE COMPANIES IN FOREIGN FIELDS.

The undermentioned Canadian fire insurance companies carried on business outside Canada in the several countries, states, etc., set opposite their respective names, viz:—

Acadia Fire Insurance Company.....	Newfoundland.
British America Assurance Company.....	United States, Mexico, Porto Rico, Honolulu, Continent of Europe, Batavia, Japan, Macassar (East Indies), Philippines, Java, Egypt, India, Burmah, Ceylon, China, Hong Kong, Antigua and Bermuda.
British Colonial Fire Insurance Company.....	France.
Canada Accident Assurance Company. ....	United States.
Canadian Fire Insurance Company.....	Newfoundland.
Mount Royal Assurance Company.....	United States.
North West Fire Insurance Company.....	Newfoundland and India.
Pacific Coast Fire Insurance Company.....	Great Britain.
Western Assurance Company.....	British West Indies and the United States, except New Mexico and Vermont. The Company has also a branch office in London, England, through which business is transacted in Great Britain and the British possessions in the far east and in Africa, as well as at some points on the Continents of Europe and Australia.

## COMPANIES OTHER THAN FIRE OR LIFE.

Insurance business other than fire or life was carried on in Canada during the past year by 84 companies: 26 Canadian, 17 British and 41 Foreign companies. Forty-nine of these companies likewise transacted fire insurance, and one transacted life insurance.

In addition to these eighty-four companies, there were six fraternal orders or societies which carried on sickness insurance and also life insurance.

## CANADIAN COMPANIES.

Of these twenty-six Canadian companies which carried on business other than fire or life eighteen transacted miscellaneous classes of business only. Of these, eight transacted sickness insurance; seven accident insurance; four, combined accident and sickness; seven plate glass insurance; six guarantee insurance; seven automobile insurance; two steam boiler insurance; three burglary insurance; one, tornado insurance, two, hail insurance; one, live stock insurance; and one, title insurance.

At the end of the year the assets of these eighteen companies amounted to \$6,765,461.97.

Their total liabilities amounted to \$1,900,060.69 made up as follows:—

Unsettled losses.....	\$ 496,842 86
Reserve of unearned premiums.....	1,013,381 22
Sundry.....	389,836 61
	<hr/>
	\$ 1,900,066 69

The excess of assets over liabilities was \$4,865,401.28. The capital stock paid up in cash was \$2,620,089.29. There was thus a surplus over all liabilities and capital stock of \$2,245,311.99 being a decrease in surplus over the preceding year 1916 of \$159,658.48.

The following table shows the total gain or loss in policyholders' surplus during the year in respect to each company, and likewise shows the various sources of this gain or loss.

In the first column there is tabulated the "Underwriting Profit". This is the excess of premiums earned over losses incurred and expenses incurred. The premiums earned are arrived at by adding to the net cash received for premiums the outstanding premiums at the end of the year, and deducting the outstandings at the beginning of the year. From the net premiums *written* thus obtained, there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the sixth column.

In the second column is tabulated the interest and rent earned. This is formed in a similar manner to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column is tabulated the amount received from shareholders during the year.

In the fourth column the gains from other sources are tabulated. This will include gain in market value of investments, etc.

The fifth column gives the totals of the first four columns.

In the sixth is given the underwriting loss, and in the seventh the losses through other sources, such as losses on investments, loss in market value of investments, etc. In the eighth column are tabulated the dividends declared during the year. The ninth column gives the totals of the sixth, seventh and eighth. The last column, being the difference, between the fifth and the ninth, gives the total net gain or loss in policyholders' surplus, the minus sign denoting a loss.

The total net gain in surplus was \$169,651.96. Eleven companies made a gain and seven companies showed a loss.

The dividends declared amounted to \$173,239.35, which is less than the interest and rent earned upon investments. The total net underwriting gain was \$73,966.30, as against a loss of \$129,097.96 in 1916.

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## CANADIAN COMPANIES OTHER THAN FIRE AND LIFE.

## STATEMENT OF GAINS AND LOSSES IN SURPLUS TO POLICYHOLDERS DURING 1917

Company.	Under- writing profit.	Interest and rent earned.	Received from share- holders.	Gains from other sources.	Total gains.	Under- writing loss.	Loss from other sources	Dividends declared.	Total losses.	Balance net gain.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....		15,129 05			15,129 05	5,763 79	3,146 61		8,910 40	6,218 65
Canada Hall.....	17,440 50	2,609 30		373 84	20,423 73		373 85		373 85	20,049 88
Canada Weather.....		1,228 00	2,975 50	78 12	4,281 62	2,348 77	512 00		2,860 80	1,420 76
Canadian Surety.....	15,065 12	15,252 95	25,000 00		55,318 07		367 00	10,625 00	10,992 00	44,326 01
Casualty Co. of Canada.....		1,033 34	2,278 41		3,311 75	5,433 29	190 00		5,623 29	2,311 54
Chartered Trust and Executor.....		10,778 85	115 97	3,500 00	14,394 82		28,111 95	12,426 84	40,548 79	-26,153 97
Dominion Gresham.....		6,045 55		1,180 38	7,825 93	8,980 80	2,009 68		10,990 78	-3,164 85
General Accident.....	16,553 48	22,205 34			38,758 82		7,346 19		7,346 19	31,412 63
General Animals.....	4,649 25	2,105 85	415 00		7,230 10					7,230 10
Guarantee Co. of North America.....	70,574 39	94,327 32			164,901 71		109,302 00	50,259 00	159,651 00	5,250 71
Guardian Ins. Co. of Canada.....	3,224 11	13,450 61	125,000 00	4,888 97	146,563 69		5,000 00	16,000 00	21,000 00	146,563 69
Imperial Guarantee and Accident.....	1,726 54	19,539 75			21,266 29					206 29
London and Lancashire Guarantee and Accident Co.....		27,719 09		97 96	27,816 98	32,610 28			32,610 28	-4,802 30
Merchants Casualty Co.....	7,514 37	8,396 55	7,675 00		23,585 92		12,423 29	50,800 57	72,223 86	-48,637 94
Merchants and Employers.....		7,339 74	1,806 00		9,145 74	8,773 86		5,958 00	14,731 86	-5,586 12
Loyal Order of Moose.....	422 27	603 54			1,115 81		633 91		633 91	481 90
North American Accident.....		14,857 82			14,857 82	389 75	2,689 75	18,150 94	21,239 44	-6,381 62
Protective Association.....	1,105 72	2,371 85		47 30	3,524 87		55 19		55 19	3,469 68
Totals.....	138,275 84	265,744 43	165,205 88	10,166 57	579,452 72	64,309 54	172,251 87	173,236 35	409,800 76	169,651 96

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## ACCIDENT INSURANCE, 1917.

Accident insurance may be subdivided into two classes, viz.: *Employers' Liability Insurance* and *Ordinary Accident*, which includes personal accident and accidental damage to personal property.

A number of companies have also issued a combined accident and sickness policy for which the premiums and claims are not separately shown.

The business of accident insurance was transacted by twenty-eight companies, viz.: twelve Canadian, eight British and eight Foreign.

## EMPLOYERS' LIABILITY.

Of the thirty accident companies, twenty-two transacted employers' liability insurance, viz.: nine Canadian, nine British and four Foreign companies.

The total premiums received for this class of risks was \$2,437,392 and the losses paid amounted to \$1,309,955, with unsettled claims outstanding to the amount of \$867,556.

An abstract will be found at page clxxiii.

## ACCIDENT.

The total premiums for this class of business were \$1,644,664. The claims paid amounted to the sum of \$647,303, and there were outstanding at the close of the year unsettled claims amounting to \$250,688.

An abstract will be found at page clxx.

Section 134 of the Insurance Act 1917, prescribes certain provisions which all personal accident and sickness policies issued after January 1, 1918, must contain, and provision is also made that renewal receipts issued after September 20, 1917, in respect of such policies issued theretofore shall be deemed to contain the said provisions. In pursuance of this legislation all companies have filed forms complying with the section and it is satisfactory to note that in practically all cases uniformity of phraseology has been adopted.

The conditions prescribed by the Act were prepared after an examination of the existing legislation in other countries and after consultation with the representatives of the insurance companies, whose committees had for some time been considering the question of standard conditions. They were also submitted to the proper departments of the various provinces of Canada and approved by the majority.

The legislation will substitute substantial uniformity for wide divergence in accident and sickness contracts in Canada and will it is believed better protect the policyholders of the companies.

## COMBINED ACCIDENT AND SICKNESS.

The premiums received amounted to \$859,955 and the claims paid, to \$374,647. There were outstanding at the close of the year unsettled claims amounting to \$97,858.

An abstract will be found at page clxxi.

## AUTOMOBILE INSURANCE, 1917.

The business of automobile insurance has this year, as last year, divided into two classes, that including fire risk and that excluding fire risk. The former class includes policies insuring against fire only and against fire in combination

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with burglary and transportation, but the fire portion of this class is a very large proportion of the total and should be taken account of in estimating the total fire loss experienced in Canada.

The business of automobile insurance (including fire risk) was transacted by twenty-six companies, of which three were Canadian, ten British and thirteen foreign companies. The premiums received amounted to \$593,008, and the claims paid, to \$227,286, with \$61,728 of claims outstanding.

An abstract will be found at page clxxi.

The business of automobile insurance (excluding fire risk) was transacted by twenty-six companies, viz.: ten Canadian, eight British and eight foreign companies. The premiums received amounted to \$831,827, and the claims \$247,500, with \$142,674 of claims outstanding.

An abstract will be found at page clxxii.

An important change made at the 1917 Session of Parliament in section 13 of the Act will now permit of the combination of contracts of automobile, fire and inland transportation, insurance in one policy, so that now automobiles can be fully covered against all ordinary hazards by a single policy.

## BURGLARY INSURANCE, 1917.

This branch of insurance, which is transacted to a considerable extent in Great Britain, was introduced into Canada fifteen years ago. It is carried on by thirteen companies, six Canadian, three British, and four foreign companies. The total premiums received amounted to \$159,858, and the losses paid to \$50,636, with unsettled claims outstanding at the end of the year amounting to \$12,323.

An abstract will be found at page clxxiii.

## EXPLOSION INSURANCE, 1917.

Explosion insurance was transacted by one Canadian and three foreign companies. The premiums received during the year amounted to \$134,787 and losses paid to \$110.

An abstract will be found at page clxxiv.

The definition of explosion insurance was widened by The Insurance Act, 1917 to include what is known as war risk and bombardment insurance. Section 2 (y) now provides that the term includes insurance against damage "caused by bombardment, invasion, insurrection, riot, civil war or commotion or military or usurped power".

## GUARANTEE INSURANCE, 1917.

Guarantee business was transacted by nineteen companies, of which nine are Canadian, five British and five foreign companies.

The total premiums received were \$824,638, and the net amount paid for claims was \$223,668, with unsettled claims amounting to \$338,154 outstanding at the end of the year.

An abstract will be found at page clxxiv.

The Canadian Surety Company, the Guarantee Company of North America and the London and Lancashire Guarantee and Accident Co. of Canada transacted business outside of the Dominion which is not included in the above.

## HAIL INSURANCE, 1917.

This class of business is of comparatively recent development. During 1917, fifteen companies received premiums amounting to \$3,035,895 and paid losses amounting to \$1,360,915. Claims outstanding at the end of the year amounted to \$7,553.

An abstract of hail insurance will be found on page clxxv.

Under the provisions of The Insurance Act, 1917 Canadian companies transacting hail insurance are required to set aside each year as a special hail surplus fund at least fifty per cent of the hail profits for the year, until the said fund reaches fifty per cent, of the net hail premiums. British and foreign companies are required to maintain deposits exceeding those required in respect of other classes of business by at least fifty per cent of the net hail premiums received during the preceding year.

In view of the large liability likely to be incurred during the first year of operation and to guard against this class of business being undertaken by weak companies the Treasury Board has increased the initial deposit to \$50,000.

## INLAND TRANSPORTATION INSURANCE, 1917.

This class of business was transacted by thirteen companies, two Canadian, four British and seven foreign companies. Premiums received amounted to \$222,402, and claims paid to \$60,943. Claims outstanding amounted to \$3,865.

An abstract will be found on page clxxv.

## LIVE STOCK INSURANCE, 1917.

Live stock insurance was carried on by one Canadian and one British company. The premiums received during the year amounted to \$85,319, the losses paid \$44,049, with unsettled claims at the end of the year amounting to \$7,301.

An abstract will be found at page clxxvi.

## PLATE GLASS INSURANCE, 1917.

The business of plate glass insurance was transacted by twenty-three companies, viz.: eleven Canadian, six British and six Foreign companies.

The companies having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate glass insurance were \$353,801, and the total losses paid were \$153,106, and there were outstanding at the end of the year unsettled claims amounting to \$98,464.

An abstract will be found at page clxxvi.

## SICKNESS INSURANCE, 1917.

The business of sickness insurance was carried on by twenty-four companies viz: eleven Canadian, nine British, and four foreign companies.

Premiums received amounted to \$876,442, and claims paid to \$412,930. Amount of unpaid claims at the end of the year was \$118,402.

In addition to the twenty-four companies above referred to, six fraternal societies, licenses by this department, the Independent Order of Foresters,

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the Alliance Nationale, the Ancient Order of Foresters, the Canadian Order of the Woodmen of the World, the Catholic Mutual Benefit Association, and the Royal Guardians, pay sick benefits to such of their members as stipulate therefor in the application for membership. In the case of the Ancient Order of Foresters, these benefits are paid partly through the lodges and partly by the Subsidiary High Court. The premiums received in Canada for sickness and funeral risks by these fraternal societies amounted to \$497,909 and the claims paid amounted to \$444,548.

An abstract will be found at page clxxvii.

## SPRINKLER LEAKAGE INSURANCE, 1917.

Sprinkler leakage insurance was carried on by nine companies—three British and six Foreign companies. The premiums received during the year amounted to \$62,282, and the losses paid to \$33,456 with \$23,708 losses outstanding at the end of the year.

An abstract will be found at page clxxviii.

## STEAM BOILER INSURANCE, 1917.

This class of business was carried on by six companies—two Canadian and four Foreign companies. The total premiums received amounted to \$219,605, and the claims paid, to \$31,899, with \$21,270 unsettled claims outstanding at the end of the year.

An abstract will be found at page clxxviii.

## TITLE INSURANCE, 1917.

The Chartered Trust and Executor Company is licensed by this Department to transact the business of "Title insurance" as defined in the Company's Act of incorporation.

No premiums were received during the year, and no losses were incurred.

## TORNADO INSURANCE, 1917.

Tornado insurance was carried on by fifteen companies—one Canadian, one British and thirteen United States companies, the total premiums received being \$35,137, and the losses paid, \$49,065 with \$46,236 unsettled losses at the end of the year.

An abstract of tornado insurance will be found on page clxxix.

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## CLASSIFICATION OF LICENSED COMPANIES AND OF THEIR DEPOSITS.

At the present date (June 20, 1918), there are two hundred and six companies under the supervision of this Department. The nature of the business transacted by them is as follows:—

Number of companies doing life insurance.....	58
“ “ life insurance, assessment plan..	5
“ “ fire insurance.....	110
“ “ accident insurance.....	28
“ “ combined accident and sickness.	6
“ “ guarantee insurance.....	19
“ “ steam boiler insurance.....	6
“ “ plate glass insurance.....	24
“ “ burglary insurance.....	13
“ “ inland transportation insurance	15
“ “ sickness insurance.....	33
“ “ title insurance.....	1
“ “ tornado insurance.....	16
“ “ live stock.....	2
“ “ hail insurance.....	17
“ “ automobile insurance (including	
“ “ fire risk).....	31
“ “ automobile insurance (excluding	
“ “ fire risk).....	32
“ “ sprinkler leakage.....	9
“ “ fly wheel, lightning, explosion,	
“ “ etc.....	6

The deposits for the protection of policyholders, held by the Honourable the Receiver General in trust for these companies, at June 20, 1918, amounted to \$114,815,035.25 in securities, as follows:—

Canadian government securities.....	\$29,116,454 35
Canadian provincial securities.....	10,705,174 34
British government securities.....	2,936,261 06
British colonial securities.....	1,620,540 52
United States bonds.....	936,000 00
New York State bonds.....	181,000 00
Massachusetts bonds.....	1,875,000 00
Rhode Island bonds.....	100,000 00
California State bonds.....	91,000 00
Japanese government bonds.....	35,971 33
Belgian government bonds.....	164,320 20
Montreal harbour bonds.....	65,000 00
Canadian municipal securities.....	53,898,658 48
Bank stock.....	20,000 00
Loan companies' debentures.....	1,177,999 97
Canadian railway securities, guaranteed.....	11,150,939 65
Temporary Cash deposits.....	64,184 67
Anglo French.....	75,400 00
French rentes.....	601,130 68
Total.....	<u>\$114,815,035 25</u>



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There was also deposited with Canadian trustees, in conformity with the Act, \$29,161,444.12 making a total of \$143,976,479.37 for the protection of policyholders, being an increase since last report of \$18,273,391.68.

The distribution of the total sum of \$143,976,479.37 held, as above mentioned for the protection of policyholders among the different classes, is as follows:—

Life.....	\$ 102,941,299 50
Fire.....	14,670,733 56
Fire and miscellaneous.....	21,816,721 98
Accident, guarantee, plate glass, etc.....	4,547,724 33
	<hr/>
	\$ 143,976,479 37

The total amount of premiums received in Canada for all forms of insurance excluding life insurance, was \$44,121,449 of which \$9,394,035 was received by Canadian companies, and \$34,727,414 by British, and Foreign companies. The following summary shows the distribution of the premiums to the various classes:—

## PREMIUMS 1917 (EXCLUDING LIFE).

Fire.....	\$ 31,246,530
Automobile (including Fire Risk).....	593,008
Automobile (excluding Fire Risk).....	831,827
Personal Accident.....	1,644,664
Combined Accident and Sickness.....	859,955
Guarantee.....	824,638
Plate Glass.....	353,800
Steam Boiler.....	219,605
Burglary.....	159,858
Sickness (so far as separate return made).....	1,374,351
Inland Transportation.....	222,402
Employers' Liability.....	2,437,391
Sprinkler Leakage.....	62,282
Live Stock.....	85,319
Hail.....	3,035,895
Explosion.....	134,787
Tornado.....	35,137
	<hr/>
Total.....	\$ 44,121,449

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Or dividing them according to the nationalities of the companies:—

	Canadian Companies.	British Companies.	Foreign Companies.	Totals..
	\$	\$	\$	\$
Fire.....	4,782,833	16,317,311	10,146,386	31,246,530
Accident.....	780,325	509,401	354,938	1,644,664
Combined Accident and Sickness.....	710,935	None	149,020	859,955
Automobile (including Fire Risk).....	36,413	190,798	365,797	593,008
Automobile (excluding Fire Risk).....	352,136	349,975	129,716	831,827
Burglary.....	53,064	2,651	104,143	159,858
Employers' Liability.....	771,110	1,381,227	285,054	2,437,391
Explosion.....	6,176	None.	127,611	134,787
Guarantee.....	281,345	319,608	223,685	824,638
Hail.....	307,574	587,529	2,140,792	3,035,895
Inland Transportation.....	24,833	66,828	130,741	222,402
Live Stock.....	59,161	26,158	None.	85,319
Plate Glass.....	132,514	106,046	115,240	353,800
Sickness.....	969,684	204,801	199,866	1,374,351
Sprinkler Leakage.....	None.	1,723	60,559	62,282
Steam Boiler.....	126,272	None	93,333	219,605
Tornado.....	-440	775	34,802	35,137
Totals.....	9,394,035	25,118,831	10,638,583	44,121,449

## LEGAL DECISIONS.

## 1. FIRE INSURANCE.

- (a) *Fire Insurance—Absence of Proof of Loss—Insurable Interest—Policy of Courts—Insurance as Indemnity. Company—Practice—Application for Restoration to Register.*

Held that an appeal from a judgment against the appellant company upon policies of fire insurance should be allowed. (Per curiam, Martin, J. A., holding that there was no proof that the goods insured were actually in the house at the time of the fire, McPhillips, J. A., dissentiente.)

It is the province, if not the duty, of the Court, to lean towards the establishment of insurable interest. (Per McPhillips, J. A., *Stock v. Inglis*, 12 Q.B.D. 564 and *Glasgow Provident v. Westminster Fire*, 14 R. 947 referred to.)

Contracts of insurance cannot always be viewed as contracts of indemnity only. (Per McPhillips, J. A., *Dalby v. India & London Life*, 15 C.B. 365 referred to.)

An application to restore a company to the register may be made upon summons in Chambers. (Per McPhillips, J. A., *Murphy v. Star Exploring and Mining Co.*, 1 M.M.C. 450 distinguished.)

Appeal by defendant from judgment of Hunter, J. Appeal allowed,

April 3, 1917—British Columbia Court of Appeal—*Anderson et al. (Plaintiffs) Respondents v. German American Insurance Co. (Defendant), Appellant*—(1917) 2 *Western Weekly Reports*, p. 632.

- (b) *Proofs of Loss—Waiver—Denial of Liability—"Insurance Contract"—Application for Insurance for 12 Months—Interim Receipt for 30 Days—Difference in Contract from that Applied for—Failure to Point out—Insurance Act, R.S.O. 1914, ch. 183, sec. 2 (14), sec. 194, Condition 8—Fire Taking Place after Expiry of 30 Days—Evidence—Estoppel—Notice of Cancellation.*

In an action to recover the plaintiffs' loss in respect of property destroyed by fire, alleged to have been insured by the defendants, it was held that it was not open to the defendants to put forward the non-delivery of proofs of loss as a defence, because they denied their liability and denied that they had insured the property.

The plaintiffs applied for an insurance for twelve months from the date of the application; the defendants delivered an interim receipt, by which the term of the risk was only thirty days from its date; the fire occurred on the day after the expiry of the thirty days:—

Held, that, an interim receipt being, by sec. 2, cl. 14, of the Insurance Act, R.S.O. 1914, ch. 183, a "contract of insurance", and the defendants not having pointed out in writing the particulars wherein the interim receipt differed from the application, it must be deemed to be a policy in accordance with the terms of the application; statutory condition 8, sec. 194; and, therefore, in force when the fire occurred.

Held, also, upon the evidence, that the interim receipt was not applied for by the plaintiffs in lieu of or in substitution for the policy applied for.

Held, also, that the defendants were estopped from contending that the policy (interim receipt) was not in force at the time of the fire—they having, before then, and while, according to their contention, the receipt was in force, notified the plaintiffs that the policy would be cancelled at a date named, later than the date of the fire.

Feb. 21, 1917—Ontario Supreme Court—*Beury v. Canada National Fire Insurance Co.* XXXVIII O. L. R., 596.

On appeal by defendants judgments were given by the Appellate Division as follows, April, 13, 1917 (XXXIX O.L.R., p. 343).

*Per Meredith, C.J.C.P.*: The onus of proof was upon the plaintiffs; and, in order to succeed on this appeal, they must have proved at the trial either: (1) that the contract of insurance was for 12 months; or (2) that, on an application for 12 months' insurance, the defendants, without pointing out in writing that their interim receipt was for 30 days at most (statutory condition 8), sent to the plaintiffs their interim receipt for that period only. The questions arising were purely questions of fact; and, although the conclusion that the plaintiffs had failed to satisfy the onus of proof, in both respects, might be reached without any great difficulty, yet, as three of the four Judges composing the Appellate Court were able to find in favour of the plaintiffs on one or both of the questions upon which the parties' rights depended, the judgment of the Court must be in favour of the plaintiffs.

*Sharkey v. Yorkshire Insurance Co.* (1916), 37 O.L.R. 344, explained.

*Per Riddell, J.*: There was an oral application for insurance and also a written application. The defendants, upon receipt of the application in writing, chose to accept it rather than the oral. Their manager, upon receipt of the written application, which was for an insurance for 12 months, issued, in answer to it, an interim receipt, expressly referring to it. The defendants must be in the same position as if the written documents show the contract; and the effect of statutory condition 8 was to make the interim receipt a binding contract. The defendants could have no advantage from the terms of the interim receipt: *Dominion Grange Mutual Fire Insurance Association v. Bradt* (1895), 25 S.C.R. 154.

*Per Rose, J.*: The fair result of the evidence was, that there was a parol application for and granting of insurance for the longer period "subject to inspection," and, as incidental to and part of that insurance, a request for and the issue of the interim receipt, as evidencing the agreement that had been made. Some slight effect also should be given to the fact that the receipt recited an application for insurance for 12 months. And, upon this finding as to the facts, the defendants, because of the 8th statutory condition, or even without reference to it, must be considered to have entered into a contract for a year, from which they could escape only by terminating the insurance in the way prescribed by the Act.

(c) *Misrepresentation as to Title.*

A lessor's covenant to convey does not give the lessee such an interest in the land as will warrant his representation that he is owner of the property when applying for insurance; his answer to that effect on the application amounts to a material misrepresentation which voids the policy.

March 10, 1917—Nova Scotia Supreme Court—*Daniels v. Acadia Fire Insurance Co.* 35 Dominion Law Reports, p. 601.

(d) *Agency—Contract Suggested by Agent—Efficient cause—Bringing of Parties Together—Quantum Meruit.*

*Company—Contract of—Absence of Seal—Fire Insurance Company as Trading Company.*

*Company—Fire Insurance—Managing Director—Power to Bind Company to Remunerate Agent—Presumption of Power of Managing Director to Contract.*

The plaintiff, an employee of the defendant company, suggested to it a reinsurance transaction, in consideration of "a reasonable commission"

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for conducting the negotiations. While the resulting negotiations between the defendant company and the company whose business it was taking over were pending, the latter company went into liquidation, and the arrangement was consummated through its liquidator and a representative of the defendant company especially delegated by its managing director for that purpose.

*Held* that the contract as completed did not differ materially from that suggested by the plaintiff, that he in bringing the parties together and furnishing information was the efficient cause of the transaction as finally carried out and was, therefore, entitled to recover on a *quantum meruit* the sum of \$750.

When a contract with a company is executed an objection because of the absence of its corporate seal will not be sustained: *Bernardin v. North Dufferin*, 19 S.C.R. 581; *Forrest v. Great Northwest Central Ry. Co.*, 12 M.R. 472.

A fire insurance company in so far as it conducts the business of insurance for profit is on the same plane as a trading corporation (*Citizens Insurance Co. v. Parsons*, 7 App. Cas. 96 applied); it is, therefore, bound by contracts, although not under its corporate seal, entered into for the purposes for which it was incorporated: *South of Ireland Colliery Co. v. Waddle*, L.R. 3 C.P. 463; *National Malleable Castings Co. v. Smith Falls, etc. Co.*, 14 O.L.R. 22; it is certainly so bound if its Act of incorporation makes sec. 160, *The Companies Act* R.S.C. ch. 79, applicable.

A managing director of a fire insurance company has power to bind it by an agreement to pay an agent remuneration for services rendered it in its business of insurance, including a reinsurance contract, where the company is authorized by its charter to reinsure.

The authority of a managing director of a company to bind it by a contract must be presumed in favour of the other party to the contract, unless it be shown that the director had not power to make the contract on behalf of the company and that the other party was aware of such power. (The case last cited, *supra*, and *Thompson v. Brantford, etc. Operating Co.*, 25 O.A.R. 340; *Muldowan v. German Canadian Land Co.*, 10 W.L.R. 561 followed.)

Appeal by plaintiff from judgment by Metcalfe, J. Appeal allowed.

October 15, 1917—Manitoba Court of Appeal—*Foster (Plaintiff), Appellant v. British Colonial Fire Insurance Company (Defendant), Respondent.*—(1917), 3 Western Weekly Reports, p. 598.

(e) *Representations—Incendiarism—Materiality—Notice to Agent.*

Apprehension of incendiarism is a material fact, and should be made known to the insurer. Notice of such fact to insurer's general agent is notice to the insurer, and a condition to the contrary in the policy of insurance is unreasonable and non-effective.

June 14, 1917—Ontario Supreme Court—*Gabel v. Howick Farmers Mutual Fire Insurance Co.*—38 Dominion Law Reports, p. 139.

(f) *Principal and Agent (§III-36)—Compensation for Services Rendered—Insurance Adjustment.*

One employed to effect the adjustment of an insurance claim, but who merely assists in the prosecution of the claim, and is not the instrumentality whereby the negotiations and settlement are made, can only recover for the value of the services rendered, and not upon his retainer.

May 15, 1917—Alberta Supreme Court, Appellate Division—*Gilbert v. Weaver*—35 Dominion Law Reports, p. 377.

- (g) *Church Lands Act—Statutory Conveyance—Compliance With Insurance—Plaintiff not Insured—Failure to Assign—Parol Insurance—Parol Variation of Written Policy.*

Trustees of the Greek Ruthenian Church of E. S. acquired land under *The Church Lands Act*, built a church thereon and insured the building by a policy in which the name of the assured appeared as the Greek Independent Church. Thereafter persons purporting to be the trustees of the Greek Ruthenian Church of E. S., only one of whom was an original trustee, by agreement with other trustees for a dissident party within the Church desirous of communion with Rome, known as the trustees of the Greek Catholic Ruthenian Church of E.S., conveyed the church to the bishop of the diocese of Canada of the Ruthenian Greek Church in communion with Rome. This conveyance did not comply with the requirements of *The Church Lands Act*. Upon destruction of the building by fire the latter Trustees sued for the policy moneys.

*Held* that the plaintiffs could not recover inasmuch as they had not procured the insurance, nor was it intended for their benefit, nor had they procured the rights of the insured party (Per Curiam Cameron, J. A., dissenting on the grounds that the plaintiffs had the beneficial interest in the property insured and further that a letter from one of the plaintiffs to the insurance company informing the company that "our church is no more Greek Independent but is acknowledged Ruthenian Greek Catholic Church" together with an acknowledgment of a premium and a change of name in the company's register amounted to an agreement that the policy already issued should stand with the substitution of the name as set out in the correspondence and precluded the defendant company from denying the validity of the policy.)

The *habendum* clause in Form No. 1 in the schedule to *The Church Lands Act* need not be slavishly adhered to; it is sufficient if a conveyance is executed to trustees in trust for some church or congregation, the name of which is set forth in the conveyance, with a limitation to successors (Per Howell, C.J.M.)

(*Semble*) Though a contract of insurance may be made without the issuance of a policy, yet such a contract may not be made in variance of an existing policy (Per Richards, J.A.)

Appeal by defendant from judgment of Galt, J. Appeal allowed.

October 11, 1916—Manitoba Court of Appeal—*The Trustees of The Greek Catholic Ruthenian Church of East Selkirk (Plaintiff) Respondent v. The Portage la Prairie Farmers Mutual Fire Ins. Co. (Defendant) Appellant.*—(1917), 1 Western Weekly Reports, p. 249.

- (h) *Constitutional Law—Provincial Company—Powers of—Void Insurance—Money Had and Received.*

A company incorporated under the laws of the province of Manitoba has no power to do business outside Manitoba.

Money paid by the assured upon an insurance policy which a company has no power to make can be recovered in an action for money had and received. (*Re Phoenix Life Assurance Co.*, 2 J. & H. 411 applied).

January 11, 1917—King's Bench, Manitoba—*Hooper Grain Co. et al., v. Colonial Assurance Co.* (1917), 1 Western Weekly Reports, p. 1226.

- (i) *Company—Insurance—Doing Business Outside Jurisdiction—7 Geo. V, ch. 12.*

(*Semble*) An insurance company incorporated by the legislature of Manitoba, without any limitation as to the locality of the property to be insured, but with the stipulation that the policy moneys are to be made payable within

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the province of Manitoba might issue a policy in Manitoba to cover a loss by fire on a building in the State of Georgia and yet be considered as doing business only in Manitoba.

(*Semble*) Such a transaction would be good, even if it could be considered as doing business outside Manitoba, by the law of comity of nations (*C.P.R. v. Ottawa Fire*, 39 Can. S.C.R. 405 at p. 451 referred to).

In any event the transaction is *intra vires* of such insurance company by reason of the enabling Act 7 Geo. V, ch. 12, conferring upon companies the general capacity which the common law ordinarily attaches to corporations incorporated by royal charter under the great seal.

May 2, 1917—Manitoba Court of Appeal—*Kittles (Plaintiff) Respondent v. Colonial Assurance Co. (Defendant) Appellant* (1917) 2 Western Weekly Reports, p. 878.

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(j) *Fire Insurance—Proofs of Loss—False Statement—Claim for Loss of Goods Which Had No Existence—Several Policies—Amount Payable Under Each Increased by False Claim—Right to Consider Allegation of Incendiarism—Investigation of Loss by Company as Waiver of Proofs.*

A false statement in the proofs of loss by fire that goods were destroyed which, in fact, had not existed vitiates the claim for insurance under a policy containing the statutory conditions, notwithstanding the fact that there were goods actually damaged to an amount exceeding that of the policy, if the amount of the policy be but part of the total insurance and the conclusion of the false claim adds to the sum for which the company is justly liable.

If, although there are suspicious circumstances surrounding the origin of a fire, an allegation of incendiarism is not established, such circumstances cannot be taken into account in determining whether a false statement in the proof of loss is such as to vitiate the claim. (Per Cameron, J. A.).

The fact that a fire insurance company proceeds to make an investigation on its own account as to a loss does not waive the requirement of proofs of such loss. (Per Cameron, J. A.).

Appeal by defendants from the judgment of Macdonald, J. Appeal allowed.

June 5, 1917—Manitoba, Court of Appeal—*Maple Leaf Milling Co. (Plaintiff) Respondent v. Colonial Assurance Co. (Defendant) Appellant*. (1917) 2 Western Weekly Reports, 1091.

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(k) *Extra Territorial Powers as to doing Business—Insurance.*

An insurance company incorporated under a Dominion statute has the inherent power, unless forbidden by its charter, to carry on business and to issue policies to persons and on property outside of Canada.

April 4, 1917—Quebec Superior Court—*Montreal-Canada Fire Ins. Co. v. National Trust Co., Ltd.*—35 Dominion Law Reports, p. 445.

(l) *Fire—Added Conditions—"Just and Reasonable"—Exaction of Conditions by Company.*

*Vacancy of Premises—Further Insurance—Assent of Company.*

Held that under the circumstances a policy of fire insurance was not affected by vacancy of the premises without consent of the insurance company or avoided by the effecting of a subsequent insurance without the assent of the company,

both matters forming the subject matter of conditions, and that, under the circumstances it was not just and reasonable to exact such conditions within the meaning of the statutory clause. An added condition in a fire policy to the following effect: "This policy will not cover vacant or unoccupied buildings (unless insured as such) and if the premises insured shall become vacant or remain unoccupied for more than ten days this policy shall cease and be void unless the company shall by endorsement on the policy allow the insurance to be continued" contemplates, in the case of premises insured as being "occupied as an hotel only", a vacancy or desertion of the building in its ordinary undestroyed condition and cannot be affected by the fact that the owner of the building slept in it for a time.

In applying sec. 72 of the *Alberta Insurance Act* (as to additions to statutory conditions being just and reasonable) the Court may hold that a specific interpretation of the words of an added condition, which on their face they may properly bear, is unjust and unreasonable, at the same time leaving the added condition applicable to cases, where its application is just and reasonable.

Appeal by plaintiff from judgment of Hyndman, J. Appeal allowed.

January 13, 1917—Supreme Court of Alberta, Appellate Division—*Moran (Plaintiff) Appellant v. North Empire Fire Insurance Co. (Defendant) Respondent.* (1917), 1 Western Weekly Reports, p. 1192.

(m) *Material Misrepresentation—Previous Fires.*

A question in an application for insurance as to whether the insured ever had any property destroyed by fire is material to the risk, misrepresentation of which vitiates the policy.

(*Western Assurance Co. v. Harrison*, 33 Can. S.C.R. 473, reversing 35 N.S.R. 488, followed.)

May 4, 1917—Alberta Supreme Court, Appellate Division—*Wilton v. Occidental Fire Insurance Company*—35 Dominion Law Reports, p. 267.

(n) *Transfer of Policy to Mortgagee—"Absolute Assignment"—Right to Sue.*

An assignment of a policy to a mortgagee of the insured property, absolute on its face, though in fact given by way of security for the mortgage debt, is an "absolute assignment", not a charge within the meaning of the Judicature Ordinance, and the assignor has no further right to sue thereon.

May 4, 1917—Alberta Supreme Court—*Wilton v. Rochester German Underwriters Agency*—35 Dominion Law Reports, p. 262.

## 2. ACCIDENT AND SICKNESS INSURANCE.

(o) *Accidental Injury—Hernia—Immediate Cause.*

Hernia resulting from playing golf, and not due to any pre-existing disease, is an "accidental injury", "immediately" caused by accident, within the meaning of an accident policy, though the assured be predisposed thereto owing to his physical condition.

(See also *Fidelity & Casualty Ins. Co. v. Mitchell* (P.C.) 36 D.L.R. 477).

May 28, 1917—Quebec Court of Review—*Claxton v. Travelers Ins. Co. of Hartford*—36 Dominion Law Reports, p. 481.



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- (p) *Appeal—Leave to Appeal to Privy Council Given by Judicial Committee—Power of Supreme Court of Ontario to Stay Execution—Privy Council Appeals Act R.S.O. 1914, ch. 54, sec. 10—Inherent Jurisdiction.*

Section 10 of the Privy Council Appeals Act, R.S.O. 1914, ch. 54, has application only to the appeals for which it provides; but the Supreme Court of Ontario has inherent jurisdiction over the proceedings in it; and in a case where an appeal to the Privy Council does not lie as of right under the Act, but the Judicial Committee has given leave to appeal, the Court will, upon security being allowed, stay execution upon the judgment from which the appeal is taken.

Appeal from judgment of Appellate Division, June 9, 1916, XXXVII O.L.R., P. 335.

Jan. 3 and Feb. 7, 1917—Ontario Supreme Court (Appellate Division)—*Mitchell vs. Fidelity and Casualty Co. of New York*.—XXXVIII O.L.R., 543.

The judgment of the Judicial Committee is reported as follows:

- (q) 1. *Accident Policy—Direct Cause—Total Disability—Sprained Wrist—Tuberculosis.*

A sprained wrist incapacitating one from performing his work as an eye, ear, nose and throat specialist, is a "total disability that prevents him from performing any and every kind of duty pertaining to his occupation," within the meaning of an accident policy; the disability is "immediate and continuous", resulting from accidental means, "directly, independently and exclusively from all other causes," though recovery had been prevented by a latent tuberculous condition becoming active.

2. *Warranty—Misrepresentation—Health—Tuberculosis.*

It is not a misrepresentation or breach of warranty by an assured that he was in "sound condition mentally and physically," merely because he once suffered with a tubercular affection of the lung which has healed up, no disease being apparent which could not have passed him as sound under any medical examination.

(28 D.L.R. 361, 37 O.L.R. 335, affirming 26 D.L.R. 784, 35 O.L.R. 280, affirmed.)

July 27, 1917—Judicial Committee of the Privy Council—*Fidelity and Casualty Insurance Co. vs. Mitchell*—36 Dominion Law Reports, p. 477.

- (r) *Accident du travail—Electricien—Chute en bas d'un poteau—Interpretation de contrat.—C. civ., art. 1019, 1020.*

Un contrat d'assurance, par lequel l'assureur assume les risques d'accidents pouvant survenir à des ouvriers à l'occasion des travaux "d'installation de fils électriques à l'intérieur et à l'extérieur des édifices", couvre aussi les accidents auxquels s'expose un ouvrier, en travaillant au posage ou au déplacement de fils électriques sur un poteau, érigé près d'un édifice comme accessoires des travaux d'installation à l'extérieur de l'édifice.

December 29, 1916—Quebec Superior Court—*Goulet et autre v. The Merchants and Employers Guarantee and Accident Company*—51 Q.R., (1917), p. 256.

- (s) *Illness Confining to House—Neurasthenia—Total Disability.*

A nervous breakdown, or neurasthenia, for which a person is ordered by a physician to abstain from any kind of work, is an illness that "necessarily confines to house," and "totally disables" from work within the meaning of a sick benefit policy.

November 30, 1916—Quebec Court of Review—*Guay v. Provident Accident and Guarantee Co.*—34 Dominion Law Reports, p. 72.

- (t) *Accident—Railway Employee—Provision for Order on Paymaster to Deduct Premium from Insured's Wages—Wages' Variable—Duty of Company to Notify Paymaster—Failure of Estoppel.*

A policy of accident insurance, the beneficiary thereunder being a railway employee, was issued in consideration, *inter alia*, of an order on the paymaster of the applicant for the amount of the yearly premium and the application and the policy both provided that should the paymaster omit for any reason to collect the premiums as stated in said order the insured must remit the premium to the insurance company and on his failure to do so the policy would become void at the expiration of the period provided for by the previous premium paid. The order was given to the paymaster by the insured in the words of the condition. In each of five successive years the insurance company notified the paymaster to deduct from the insured's wages the sums mentioned in the order and said deductions were made, and the amount thereof remitted to and received by the insurance company, thereby keeping the policy in force until April 11, 1916. Such notice, however, was not given the paymaster in the year 1916, nor did the insurance company receive any money from him in that year, nor did it inform the insured that it had not given or did not intend to give notice to the company as in previous years. The insured died in September, 1916, as the result of an accident which was admittedly covered by the policy, but the insurance company contended that the policy had lapsed at the time of his death.

*Held*, in view of the fact that the insured was not in receipt of a monthly wage but of an amount varying each month and subject to varying deductions, he should not be presumed to have received his wages for the months between April, 1916, and his death with knowledge that the necessary deductions therefrom for his premiums had not been made by the paymaster; and that the contract imposed upon the insurance company the duty of giving notice of the order to the paymaster thereby enabling him to collect the premium if the insured had earned it, and, in view of its failure of duty in this respect, and furthermore, of its failure to notify the insured of its intention to ignore the order and look directly to him for payment, (if it had that right), it waived its right to enforce against the beneficiary the provisions of the contract referred to, or, at all events, was estopped by its conduct from setting up failure of the insured to comply with these provisions as a good defense to this action.

June 25, 1917—King's Bench, Manitoba—*Moore v. Globe Indemnity Co. of Canada*—[1917], 2 Western Weekly Reports, p. 1207.

- (u) *General Accident—Policy—Conditions—Notice of death—Proof of death—Affidavit—Prescription—Reserve—Renunciation—Private International Law—C.C. Arts. 2186, 2478, 2490—R.S., 1909, Art. 7030.*

1. The following letter: "April 24, 1912—On behalf of the estate of the late Thompson Beattie, we beg to formally inform you of the death of the assured which occurred in the loss of the SS. *Titanic* on the 14-15 inst. Kindly forward the necessary claim papers", is a compliance to a clause in an Insurance Policy, stipulating that written notice of any injury for which claim can be made shall be given to the company within fifteen days from the date of the accident, with full particulars thereof.

2. Where there is a clause in a General Accident Policy to the effect that affirmative proof of the injury should be given to the company within a delay

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of four months after date of such injury, the insured, failing to make such proofs or to establish that he was prevented to do it by good reasons, has no recourse against the company.

3. The terms "without prejudice" in a document, expressly reserve all the exceptions that the party signing it can invoke.

4. An affidavit is sufficient to prove the death of a passenger on a wrecked steamer, required by a clause of an insurance policy taken on his life, when no other proof is possible.

5. Even where a clause in an insurance policy enacts that no legal proceeding shall be brought for recovery, under the policy, unless begun within nine months from the time of the accident, the insured may, under the R.S., 1909, Art. 7030, take an action upon his policy within a year after the accident; he may also obtain an additional delay of six months from a judge on causes shown.

6. Where an insurance company, doing business throughout the Dominion of Canada, with its head office at the city of Montreal, enters into an insurance contract at Winnipeg with a person domiciled there, the contract is governed by the law of the province of Quebec.

December 29, 1916—Quebec Superior Court—*The National Trust Company executor and trustee of Beattie v. The Sterling Accident and Guarantee Company of Canada and another.*—51 Q.R., (1917), p. 481.

(v) *Chose in Action*—*Assignability*—*Rights Under Indemnity Insurance.*

*Employer's Indemnity*—*Assignments by Assured for Benefit of Creditors*—*Right of Assignee to pay Judgments Recovered by Employee as Conditions to Recovery under Policy.*

The right of recovery under a policy of insurance against liability for injuries to employees is a chose in action which is assignable under sec. 26 (e) of *The King's Bench Act*.

On the assignment of a right or benefit which is subject to the performance of a condition, the right to perform the condition, where there is the power, also passes where there is nothing in the nature of personal service or consideration attaching to such performance.

On an assignment for the benefit of creditors of a policy of insurance against liability for injuries to employees it is the duty of the assignee to pay the whole amount of a judgment for damages recovered by an employee of the assignor, where such payment is a condition precedent to the right of recovery under the policy (*Re Law Guarantee Trust & Accident Society, Ltd., Liverpool Mortgage etc. Co.'s Case* (1914) L.R. 2. Ch. 617 followed).

May 25, 1917—King's Bench, Manitoba—*Newton et al v. North American Accident Ins. Co.*—(1917), 2 Western Weekly Reports, p. 1120.

(w) *Company*—*Incorporated by Private Act*—*Insurance Company*—*Borrowing Powers*—*Subrogation.*

An insurance company incorporated by private Act as a trading company held to have under the terms of such Act the power to borrow from a bank to make the deposit required by the Act, with the provincial government and that (per Macdonald, C. J. A. and Galliher, J. A.) even if the borrowing were *ultra vires* the bank was entitled to apply the money collected by it from securities in liquidation of the amount borrowed in the absence of any express direction as to its appropriation.

Appeal by plaintiff from judgment of Gregory, J. Appeal allowed.

April 30, 1917—British Columbia Court of Appeal—*Royal Bank (Plaintiff) Appellant v. B. C. Accident and Employers' Liability Insurance Co. Ltd. (Defendant) Respondent*—(1917), 2 Western Weekly Reports, p. 898.

## 3.—GUARANTEE INSURANCE.

(x) *Chose in Action—Assignability—Right of Action for Damages.*

*Assignment—Equitable—Necessity of Action in Name of Assignor.*

*Principal and Surety—Bond to Secure Damages—Recovery of Interest and Costs Under.*

A right to recover damages for trespass is, if a chose in action at all, not assignable at law, unless under the *Laws Declaratory Act*.

Where an assignemnt can operate only as an equitable assignment, action upon it by the assignee should be brought only in the name of the assignor, or, if an action be pending, can be continued only in the name of the assignor.

Where upon an application for an interim injunction, a bond is given by the defendant stipulating that the surety will "pay all such damages as may be awarded to the above named plaintiff", the bond covers interest at the legal rate upon the judgment for damages from the date of entry thereof, but not the costs of the action. (Per Macdonald, C. J. A. and Galliher, J. A.) Per Martin, J. A.: Damages, interest and costs are covered by such a bond.

Appeal by defendant from judgment of Murphy, J. Appeal dismissed.

June 29, 1917—British Columbia Court of Appeal—*Deisler (Plaintiff) Respondent v. U. S. Fidelity Co. (Defendant) Appellant*—(1917), 3 Western Weekly Reports, p. 214.

On appeal to the Supreme Court of Canada, the appeal and cross-appeal were dismissed, Oct. 15, 1917.

(y) *Mistake—Money Paid under Mistake of Fact—Right to Recover—Surety Company—Fidelity Bond—Theft of Money by Employee of Bank—Application of, to Replace Moneys Stolen before Bond in Force—"Pecuniary Loss"—Recovery over upon Bond of another Company—Complete Relief over as to Costs.*

The plaintiff company, by its bond, guaranteed to pay to the defendant bank, "the employer, such pecuniary loss as the employer shall sustain . . . . . by theft . . . . .". D., employed by the defendant bank as a clerk, stole a package of money from the bank, and used some of it to cover up a shortage in his accounts caused by previous thefts. The theft of the package was during the period covered by the bond, but the previous thefts occurred before the bond was in force. The plaintiff company paid to the defendant bank the full amount of money in the package, believing, as did the bank also, that the parcel had been stolen by another employee. When it was discovered that the theft was D.'s, the plaintiff company demanded back part of what it had paid, i.e., an amount equal to that which D. had applied upon the shortage, but the demand was refused:—

*Held*, that, although the theft of the part so applied was complete, there was no pecuniary loss to the bank by reason of the theft; and the plaintiff company was entitled to recover as for money paid under a mistake of fact.

*Gwynne v. Burnell* (1840), 7 C.I. & F. 572, distinguished.

*Held*, also, that the defendant bank was entitled to recover from another surety company, made a third party, whose bond covered the period during which D. stole the sums making up the shortage, the amount recovered by the plaintiff company, with the addition of the defendant bank's costs of the defence of the action and its costs incurred by reason of the defence of the third party, together with the costs for which the defendant bank was liable to the plaintiff company.

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April 11, 1917—Ontario Supreme Court—*United States Fidelity and Guaranty Co. v. Union Bank of Canada*—XXXIX, O. L. R., 338.

## 4. LIVE STOCK INSURANCE.

(2) *Horse—Agent Filling in Forms—Materiality—Burden of Showing—Warranty.*

A mis-statement of the price which the applicant for insurance of a horse had paid for such horse, in reply to a question in the application is a material mis-statement. (Per Scott and Stuart, J. J.)

Where an applicant for insurance allows an insurance agent to fill in the answers in the application form and signs the same without taking the trouble to read it to see if the answers are correct, the agent should be treated as the agent of the applicant in so doing (*Lamothe v. North American Life Assurance Co.*, 2 E.L.R. 563 applied), but where the agent has never asked the plaintiff the questions contained in the application form and has filled the answers up himself, the applicant signing the document without reading the replies in reliance upon the assurance of the agent that they were all right; then, in the absence of fraud on the part of the agent or of proof that he acted merely for his own private ends, the knowledge of these facts must be imputed to the company, which, after acceptance of the premium and issue of the policy must be considered both to have waived the materiality of the questions (the price paid for the horse) and to be estopped from insisting upon the agency of the insurance agent for the applicant constituted by an agreement to that effect in the application form.

The burden of showing the materiality of the reply as to the price of the horse was upon the insurance company, and they had failed to do so. (Per Beek and McCarthy, JJ.)

*Semble* a warranty (qy. in insurance law) is of such a nature that a misrepresentation of a matter warranted is a breach of the contract (qy. of insurance) (Per Beek and McCarthy, JJ.)

Appeal by defendant from judgment of Walsh, J. Appeal dismissed.

January 13, 1917—Supreme Court of Alberta, Appellate Division—*Whitney (Plaintiff) Respondent v. Great Northern Insurance Co. (Defendant) Appellant.*—(1917), 1 Western Weekly Reports, p. 1159.

## 5.—MARINE INSURANCE.

(aa) *Marine—"Peril of the Sea".*

Damage to a cargo from sea water that apparently had forced through the hatches of the ship during a storm is sufficient *prima facie* proof of injury from a "peril of the sea" within the meaning of an insurance policy covering a risk of that kind. (Court divided.)

June 29, 1917—British Columbia Court of Appeal—*Creeden v. North China Ins. Co.*—36 Dominion Law Reports, p. 359.

## 6.—CONSTITUTIONAL.

(bb) *Constitutional Law (§II A-194)—Foreign Companies—Insurance—License to do business.*

It is within Dominion legislative powers, under sec. 91 of the B.N.A. Act, as to the regulation of commerce and aliens, to prohibit foreign insurance companies from carrying on business without a federal license, even within the limits of a single province; to such extent sec. 4 of the Dominion Insurance Act, 1910, is *intra vires*.

(*Re Insurance Act*, 26 D.L.R. 288, (1916) 1 A.C. 588, explained and followed see also Annotation, 26, D.L.R. 295.)

November 15, 1917—Alberta Supreme Court—*Farmers Mutual Hail Ins. Ass'n v. Whittaker*.—37 Dominion Law Reports, p. 705.

## LEGISLATION.

### 1.—DOMINION LEGISLATION.

(1) *The Insurance Act, 1917*, was assented to on September 20, 1917, and came into force on that date.

As the changes from the previous Act are, apart from the constitutional amendments, comparatively few, it is not considered necessary to print in this report the entire Act. A synopsis of the changes is however given below. When the numbers of the sections in the new Act differ from the numbers of the corresponding sections of the old Act, the latter numbers are shown in parentheses immediately after the former.

Section 2. Paragraph (d) defining "company" and paragraph (e) defining "Canadian company" have been redrafted to exclude the provincially incorporated companies.

Paragraphs (f), (g) and (h) defining "provincial company," "British company" and "foreign company," respectively, are new.

Paragraph (y) defining "explosion insurance" is enlarged to include bombardment and war risk insurance.

Section 3. Subsection (1), paragraph (ii), sub-paragraphs (b) and (c). These exemptions have been transferred from sections 70 and 75 respectively of the old Act.

Section 4. Subsections (1) and (2) are new.

Subsections (3) and (4) include in substance the provisions of subsection (3) of section 3 and section 12 of the old Act.

Subsection (3) of this section specifically authorizes the issue of licenses to inter-insurance associations.

Section 7. Subsection (3) respecting the validity of the license is new.

Section 8. Subsection (1) has been amended to permit of the payment of total and permanent disability benefits under life insurance policies without reducing the amounts which may be paid as main benefits.

Subsections (2) and (3) replace subsections (2), (3), (4), and (5) of section 8 of the old Act.

Sections 9 and 10. These sections are amended by leaving to the discretion of the Treasury Board the conditions under which companies with wide charter powers may be deemed eligible for licenses under the Act.

A proviso has been added to section 9 dealing with the case of companies already transacting business in Canada but not able to immediately comply with the provisions of the section.

Sections 11 and 12. These sections replace section 4 of the old Act and prohibit Canadian, British and foreign companies from transacting insurance business in Canada without a license from the Minister.

Section 13. This section has been amended to permit of a contract of automobile insurance being combined in one policy with a contract of fire, explosion and inland transportation insurance.

Section 36. This section relating to the advertisement of capital and surplus is new.

Section 41. Subsections (4) and (5), providing for the issue of a conditional license requiring a company to make arrangements for reinsurance of its business

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and providing for reinsurance by the Department if the company fails to do so, are new.

Section 42. This section, providing for the reinsurance of insolvent companies and giving the policyholders a preference on the assets of the company, is new.

Section 53, (52). Subsection (3), requiring that the permission of the Minister shall be obtained before any company enters into an agreement for amalgamation with, or reinsurance by, another company, is new.

Section 57, (56). This section, limiting salary agreements to five years, has been extended to apply to directors and agents as well as to officers or trustees.

Subsection (2), providing for the termination of agreements on insolvency or reinsurance of a company, is new.

Section 59, (58). Subsections (2) and (3), requiring provincial companies obtaining a license under the Act to dispose of unauthorized securities within five years, are new.

Section 60, (59). Paragraph (a) of subsection (1) has been amended to permit of the investment in debentures of Rural Telephone Companies.

Sub-paragraph (ii) of paragraph (b), respecting the investment in unsecured debentures, has been amended to provide that the company issuing the same must have paid regular dividends on its preferred or common stocks for at least five years immediately preceding the date of investment.

Section 64, (63). The proviso to subsection (1) is new, prohibiting the investment by fire and casualty insurance companies in the shares of any other company transacting the same class of business.

Subsection (3), providing for the maintenance in Canada of assets at least equal to the liabilities in Canada, is new.

Section 66, (65). This section requires all investments and deposits to be made in the name of the company, except insofar as is necessary to comply with the laws of other countries respecting deposits.

The section also prohibits directors and officers from receiving a commission in respect of any purchase, sale or loan made by the company.

(Sections 70, 71, 72 and 73 of the old Act have been omitted from the new Act and transferred to the Criminal Code.)

Section 73, (77). Subsection (3) providing for the disposal of unauthorized investments, the liability of the directors therefor, and the exoneration of directors from the said liability, is new.

Section 91, (95). Paragraph (g) of subsection (1) has been amended to require a life insurance company to return to the policyholder his policy on which a loan has been obtained after such policy has been produced for examination and endorsement.

Paragraph (k) has been transferred from section 97 of the old Act.

Sections 105 to 111, both inclusive. These sections contain in substance the provisions of sections 111 to 120, both inclusive, and section 122 of the old Act respecting assessment companies.

Section 125, (135). Subsection (1) has been amended by requiring a Canadian fire insurance company to maintain assets to a value at least fifteen per cent in excess of its total liabilities, including a reserve of unearned premiums calculated *pro rata* for the time unexpired.

The proviso to subsection (3) has been amended to provide for the withdrawal of the company's license if its assets are less than its total liabilities, including a reserve of unearned premiums calculated on the said basis.

Section 127, (137). This section has been amended by penalizing the person who receives, as well as the person who grants, a rebate of premium on a fire insurance policy.

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Section 133. This section is new. It provides for the maintenance by Canadian Companies transacting hail insurance of a hail insurance surplus fund, and for the deposit by British and foreign companies transacting hail insurance in Canada, of an amount at least equal to fifty per cent of the total net hail premiums received during the preceding calendar year.

Section 134. This section, providing as a condition of the license that personal accident and sickness insurance policies issued by companies licensed by the Department shall contain certain standard provisions, is new.

Sections 177 and 178. These sections are new and are designed to secure a more economical organization of new insurance companies.

Section 182, (188). The list of fraternal societies whose special Acts are exempted from the repeal has been extended to include those societies incorporated since the passing of the old Act.

Schedules. The only changes in the schedules are those made necessary by the re-numbering of the sections, and a change in paragraphs 5 and 6 of Form G, respecting the production of the policy for examination and endorsement.

The amendments made necessary by the decision of the Judicial Committee of the Privy Council in The Insurance Case are to be found in sections 2, 4, 11 and 12 the relevant portions of which are given below, as also an Act to amend the Criminal Code (respecting Insurance), assented to September 20, 1917 and effective from that date:—

2. In this Act, unless the context otherwise requires,—

\* \* \* \* \*

(d) "company" means any corporation incorporated under the laws of Canada or under the laws of the United Kingdom of Great Britain and Ireland or of any British possession, other than a province of Canada, or of any foreign country for the purpose of carrying on the business of insurance;

(e) "Canadian company" means a company incorporated under the laws of Canada for the purpose of carrying on the business of insurance, excluding however any British or foreign company which becomes incorporated under the provisions of this Act by reason merely of obtaining a license from the Minister as herein authorized:

(f) "provincial company" means a company incorporated under the laws of any province of Canada for the purpose of carrying on the business of insurance;

(g) "British company" means a company incorporated under the laws of the United Kingdom of Great Britain and Ireland, or of any British possession, other than the Dominion and provinces of Canada, for the purpose of carrying on the business of insurance, and having the faculty or capacity under its Act or other instrument of incorporation to carry on such business throughout Canada;

(h) "foreign company" means a company incorporated under the laws of any foreign country for the purpose of carrying on the business of insurance, and having the faculty or capacity under its Act or other instrument of incorporation to carry on such business throughout Canada;

\* \* \* \* \*

#### *License.*

4. (1) It shall be competent to the minister to grant to any company which shall have complied with the requirements of this Act preliminary to the granting of a license, a license authorizing the company to carry on its business of insurance, or any specified part thereof, subject to the provisions of this Act and to the terms of the license,—



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(a) in the case of any Canadian company or any foreign company, throughout Canada or in any part of Canada which may be specified in the license;

(b) in the case of any other company, throughout Canada or in any part of Canada comprising more than one province which may be specified in the license.

(2) Any company other than a Canadian company which may obtain from the minister a license or a renewal of a license shall thereupon and thereby become and be deemed to be a company incorporated under the laws of Canada with power to carry on throughout Canada, or in such part or parts of Canada as may be specified in the license, the various branches or kinds of insurance which the license may authorize.

(3) It shall moreover be competent to the minister, notwithstanding anything in this Act, to grant a license to any association of individuals formed upon the plan known as Lloyds whereby each associate underwriter becomes liable for a stated, limited or proportionate part of the whole amount insured by a policy, or to any association of persons formed for the purpose of exchanging reciprocal contracts of indemnity upon the plan known as inter-insurance, authorizing such association to transact insurance other than life insurance in Canada in like manner and upon the same terms and conditions as in the case of a company, and all the provisions and requirements of this Act regulating the business of licensed companies shall, so far as applicable, be deemed to be terms and conditions of any license so granted: Provided that the statements required by this Act to be filed in the department may, in the case of such an association, be verified in such manner as the Superintendent shall direct and prescribe.

(4) The Minister may grant to a provincial company which has the faculty or capacity to carry on its business throughout Canada and to obtain the license hereinafter mentioned, and has complied with the provisions of this Act in that behalf applicable to a Canadian company, a license authorizing the company to carry on its said business or any part thereof throughout Canada or in any part or parts of Canada comprising more than one province which may be specified in the license, and the company shall thereupon and thereby become and be deemed to be a company incorporated under the laws of Canada with power to carry on within the area specified in the license its said business or such part thereof as the license may authorize.

\* \* \* \* \*

11. It shall not be lawful for,—

(a) any Canadian company; or,

(b) any alien, whether a natural person or a foreign company, within Canada to solicit or accept any risk, or to issue or deliver any receipt or policy of insurance, or to grant, in consideration of any premium or payment, any annuity on a life or lives, or to collect or receive any premium, or, except as provided in section one hundred and twenty-nine of this Act, to inspect any risk or adjust any loss, or to advertise for or carry on any business of insurance, or to prosecute or maintain any suit, action or proceeding, or to file any claim in insolvency relating to such business, unless under a license from the Minister granted pursuant to the provisions of this Act.

12. (1) It shall not be lawful for any British company, or for any British subject not resident in Canada, to immigrate into Canada for the purpose of opening or establishing any office or agency for the transaction of any business of or relating to insurance, or of soliciting or accepting any risk or issuing or delivering any interim receipt or policy of insurance, or granting, in consideration of any premium or payment, any annuity on a life or lives, or of collecting or

receiving any premium, or, except as provided in section one hundred and twenty-nine of this Act, of inspecting any risk or adjusting any loss, or of carrying on any business of or relating to insurance, or of prosecuting or maintaining any suit, action or proceeding, or filing any claim in insolvency relating to such business, unless under a license from the Minister granted pursuant to the provisions of this Act.

(2) A company shall be deemed to immigrate into Canada within the meaning of this section if it sends into Canada any document appointing, or otherwise appoints, any person in Canada its agent for any of the purposes mentioned in subsection one of this section.

(2) An Act to amend the Criminal Code (respecting Insurance). [*Assented to 20th September 1917.*]

His Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. The *Criminal Code*, chapter one hundred and forty-six of the Revised Statutes of Canada, 1906, is amended by inserting the following sections immediately after section five hundred and eight B, as enacted by chapter twelve of the statutes of 1915:—

508c. (1) Every one shall be guilty of an indictable offence who, within Canada, except on behalf of or as agent for a company, thereunto duly licensed by the Minister of Finance, or on behalf of or as agent for or as a member of an association of individuals formed upon the plan known as Lloyd's or of an association of persons formed for the purpose of inter-insurance and so licensed, solicits or accepts any insurance risk, or issues or delivers any interim receipt or policy of insurance, or grants in consideration of any premium or payment any annuity on a life or lives, or collects or receives any premium for insurance, or carries on any business of insurance, or inspects any risk, or adjusts any loss, or prosecutes or maintains any suit, action or proceeding, or files any claim in insolvency relating to such business, or receives directly or indirectly any remuneration for doing any of the aforesaid acts.

(2) Any one convicted of any such offence shall for a first offence be liable to a penalty of not more than fifty dollars or less than twenty dollars, and, in default of payment, to imprisonment with or without hard labour for a term of not more than three months or less than one month, and for a second or any subsequent offence to a penalty of not more than one hundred dollars or less than fifty dollars, and in addition thereto to imprisonment with hard labour for a period of not more than six months or less than three months.

(3) All information or complaints for any of the aforesaid offences shall be laid or made within one year after the commission of the offence.

(4) One-half of any pecuniary penalty mentioned in this section shall, when recovered, belong to His Majesty and the other half thereof to the informer.

Provided that nothing in this section contained shall be deemed to prohibit or affect or to impose any penalty for doing any of the acts in this section described:—

(a) by or on behalf of a company incorporated under the laws of any province of Canada for the purpose of carrying on the business of insurance;

(b) by or on behalf of any society or association of persons thereunto specially authorized by the Minister of Finance or the Treasury Board;

(c) in respect of any policy or risk of life insurance issued or undertaken on or before the thirtieth day of March, one thousand eight hundred and seventy-eight, by or on behalf of any company which has not since the last mentioned date received a license from the Minister of Finance;

(d) in respect of any policy of life insurance issued by an unlicensed company to a person not resident in Canada at the time of the issue of such policy;

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(e) in respect of the insurance of property situated in Canada with any British or foreign unlicensed insurance company or underwriters, or with persons who reciprocally insure for protection and not for profit, or the inspection of the property so insured, or the adjustment of any loss incurred in respect thereof, if the insurance is effected outside of Canada without any solicitation whatsoever directly or indirectly on the part of the company, underwriters or persons by which or by whom the insurance is made;

(f) solely in respect of marine or inland marine insurance;

(g) in respect of any contract entered into or any certificate of membership or policy of insurance issued, before the twentieth day of July, one thousand eight hundred and eighty-five, by any assessment life insurance company.

508D. (1) Any insurance company, or any officer, agent or representative thereof, who,—

(a) makes or permits any distinction or discrimination in favour of individuals between the insured of the same class and equal expectation of life in the amount of premiums charged or in the dividends payable upon any policy of life insurance issued by or on behalf of the company; or,

(b) makes or assumes to make any stipulation or agreement which is intended to operate as a part of any insurance contract to which the company is or is to become a party, whether in respect of the amount, terms or conditions of the insurance, the premium to be paid or otherwise, except such as is plainly expressed in the policy issued in the case; or,

(c) pays, allows or gives, or offers to pay, allow or give, directly or indirectly, as inducement to insure, any rebate of the premium stipulated by the policy to be payable, or any special favour or advantage in the dividends or other benefits to accrue thereon, or any advantage by way of local or advisory directorship unless for actual service *bona fide* performed, or any paid employment or contract for service of any kind or any inducement whatever intended to be in the nature of a rebate of premium; or,

(d) gives, sells or purchases as such inducement or in connection with such insurance any stock, bonds or other securities of any insurance company, or other corporation, association or partnership.

And any person who knowingly receives as an inducement to insure, any rebate of premium or any such special favour, advantage or inducement as aforesaid; shall for a first offence be liable to a penalty of double the amount of the annual premium chargeable upon the application or policy in respect of which the offence is committed, such penalty not to be less than one hundred dollars, and for a second or subsequent offence to a penalty of double the amount of such annual premium, the latter penalty not to be less than two hundred and fifty dollars.

(2) Moreover every director, manager or other officer of any insurance company who knowingly consents to or permits the violation of any of the provisions of this section by any agent, officer, employee or servant of the company shall be liable to a penalty of five hundred dollars.

(3) The penalties provided for in this section may be recovered either upon summary conviction under Part XV of the *Criminal Code*, or in any court of competent civil jurisdiction at the suit of any person suing therefor as well for His Majesty as for himself; one-half of any such penalty when recovered to be paid into the Consolidated Revenue Fund and the other half to belong to the informer or person at whose suit the same is recovered.

(4) No director, manager, agent, officer or servant of any insurance company shall be indemnified, either in whole or in part, from the funds of the company for any penalty or costs which he may be adjudged to pay on account of any offence committed against this section.

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## 2. ALBERTA LEGISLATION.

(1) An Act to provide for the Guarantee of Certain Borrowings of the Hail Insurance Board of Alberta (*Assented to April 5, 1917.*)

Whereas the Hail Insurance Board of Alberta is indebted to certain claimants under *The Municipal Co-operative Hail Insurance Act* for hail insurance losses and is unable to pay all such claimants in full;

And whereas there is owing to the said claimants a total approximate sum of two hundred and sixty-two thousand dollars (\$262,000.00);

And whereas the Hail Insurance Board of Alberta has petitioned for assistance from the province for the purpose of enabling the board to meet such indebtedness;

And whereas it is expedient to grant such assistance in the manner hereinafter provided;

Therefore His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

1. That it shall be lawful for the Lieutenant Governor in Council, for and in the name of the province to guarantee to any chartered bank (hereinafter called the lender), lending money under the provisions of this Act, the payment of any promissory note or notes of the Hail Insurance Board of Alberta to an amount not exceeding the sum of two hundred and sixty-two thousand dollars (\$262,000.00), borrowed for the purposes herein recited, together with interest thereon at such rate as may be agreed upon between said board and the lender.

2. Any sum so borrowed by the said board shall be used for the purpose of paying all claims upon said board made during the years 1915 and 1916 under *The Municipal Co-operative Hail Insurance Act*, and which remain unpaid as aforesaid.

3. The form and manner of the said guarantee shall be determined by the Lieutenant Governor in Council, and the guarantee shall be signed by the Provincial Treasurer or by such officer or person as shall be designated for that purpose by the Lieutenant Governor in Council, and upon the guarantee being so signed the Province of Alberta shall become liable upon the said guarantee, and the Lieutenant Governor in Council is hereby authorized to make arrangements for supplying the money necessary to fulfil the requirements of the said guarantee and to advance the amount necessary for that purpose out of the general revenue of the province, and in the hands of any lender or any lawful holder of any note or notes of the said board, the said guarantee or guarantees so signed shall be conclusive evidence that the requirements of this Act with respect to said guarantee and of all other matters relating thereto have been complied with.

4. Any sum so borrowed with interest thereon shall be repaid by the said board out of the proceeds of any rate levied or to be levied, for hail insurance in the province, under the provisions of *The Municipal Co-operative Hail Insurance Act*, and such repayment shall be made in such sums and over such periods as may be agreed upon between the lender and the said board with the approval of the Lieutenant Governor in Council.

(2) An Act to Amend The Life Insurance Beneficiaries Act. (*Assented to April 5, 1917.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

*The Life Insurance Beneficiaries Act*, being chapter 25 of the Statutes of 1916, is amended as follows:

1. Section 7: By adding thereto the following subsection:

"(3) Such a person may from time to time borrow from the insurer on the security of the contract such sums as may be necessary to keep it in force and

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the same shall be so applied, and on such terms and conditions as may be agreed upon; and the sums so borrowed with such interest as may be agreed on, shall be a first lien on the contract and on all moneys payable thereunder."

(3) An Act to amend The Municipal Co-operative Hail Insurance Act. (*Assented to April 5, 1917.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

*The Municipal Co-operative Hail Insurance Act*, being chapter 18 of the Statutes of 1915, is amended as follows:

1. Section 6, subsection 8: By repealing same and substituting therefor the following:

"(8) The board may authorize its chairman and treasurer to borrow from any person, bank or corporation, such sum or sums of money as the board deem necessary for the purpose of carrying on the business of the district, and for the payment of the unpaid awards of previous years but not for the payment of any awards of the then current year. In case the board shall borrow money upon the guarantee of the Province of Alberta, the amount so borrowed shall be repaid within two years, and the amount so borrowed, together with all other loans, shall be debts owing by the hail insurance district, and may be secured by promissory note or notes of the chairman and treasurer on behalf of the board, or in such other manner as the Lieutenant Governor in Council may approve."

2. Section 7: By striking out the words "subject to the approval of the Minister" where the same appear in the said section.

3. Section 8: By adding after the word "transportation" in the third line thereof the words "and subsistence".

4. Section 12: By repealing the same.

5. Section 13, subsection 1: By striking out said subsection and substituting therefor the following:

"(1) The hail insurance board shall as soon as possible in each year strike a rate of five cents per acre, for the purpose of carrying out the provisions of this Act, to be levied equally upon all lands within the hail insurance district assessable for hail insurance purposes, and shall determine the total amount payable by each municipality, and on or before the first day of April in each year notify the treasurers of the municipalities composing the district of such rate and amount."

6. Section 13, Subsection 4: By adding thereto the following proviso:

"Provided that the penalty of \$1.00 per quarter section hereinbefore referred to shall only be payable in respect of taxes levied under the flat rate of five cents per acre."

7. Section 13, subsection 5: By striking out the same and substituting therefor the following:

"(5) The secretary-treasurer of each municipality in the hail insurance district shall mail to every person assessed for hail insurance purposes a tax notice or notices at such time or times and in such form or forms as may be approved by the board."

8. Section 13, subsection 7: By striking out the words "first day of February" and substituting the words "fifteenth day of March".

9. Section 13: By adding thereto the following subsections as subsections 10, 11, 12, 13, 14, and 15:

"(10) If in any year it is found by the board that the amount asked for in accordance with subsection 1 hereof, together with any surplus that may be on hand from previous years will not be sufficient to pay the costs of administration, the losses of the current year, any unpaid balances of awards of previous years or any other moneys due and payable by the board, the board

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shall on or before the first day of October strike such additional rate on all lands within the district that were actually under crop during the current year, as together with the rate levied under subsection 1 hereof, shall raise an amount sufficient to pay all moneys due by the board and shall forthwith notify the treasurer of each municipality within the district of such rate and the amount payable by the municipality.

"(11) The treasurer of each municipality shall cause the rate provided for in subsection 10 hereof to be levied equally against all lands that were actually under crop during the current year, and such taxes shall become payable in accordance with the provisions of subsection 4 hereof and may be collected by any means provided for the collection of other municipal taxes, and the municipality shall pay the amount asked for by the board under subsection 10 hereof on or before the fifteenth day of November of the year in which the said rate is levied.

"(12) The owner of all property assessed for hail insurance purposes shall on or before the fifteenth day of June in each year forward to the secretary-treasurer of the municipality, on forms to be supplied by the hail insurance board a return showing all the acreage of his land under crop during the then present year.

"(13) From the amount of any indemnity payable to any person for damage to his crop by hail there shall be deducted by the board the amount owing by the claimant by way of hail insurance tax to the municipality from which the claim arises, and the amount of such tax so deducted shall be paid to the secretary-treasurer of such municipality to be credited by him upon the hail insurance tax owing by such claimant.

"(14) If any such indemnity is not paid within thirty days from the fifteenth day of November in the year in which such indemnity is awarded the municipalities composing the hail insurance district shall be severally liable for an amount not exceeding the hail insurance tax due and by unpaid such municipality to the hail insurance board, and the said amount may be recovered with costs by the person entitled to the payment of the award by action in any court of competent jurisdiction.

"(15) Moneys due as indemnity for losses by hail shall be exempt from garnishment or attachment and shall be incapable of being assigned, except in regard to money due for seed grain from which the crop hailed out was grown."

10. Section 14: By repealing subsections 1 and 2 thereof and by striking out in subsection 5 the words "next three" in the second line thereof.

11. Section 16, subsection 1: By striking out the words "special rate" where they occur in the fifth line thereof and substituting therefor the word "rates", and by adding thereto the following: "and the amount so borrowed shall be repaid out of and be a first charge upon the taxes which are collected for hail insurance purposes for the year in which such amount was borrowed."

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(4) An Act to incorporate The Alberta Guarantee and Fidelity Company. (*Assented to April 5, 1917*).

This Act incorporates the company with power to transact guarantee insurance and to carry on the business of a safe deposit company. Business shall not be commenced until at least five hundred thousand dollars of stock has been subscribed and at least fifty thousand dollars paid thereon. The company is required to make a deposit of ten thousand dollars with the Provincial Treasurer. The head office will be in the city of Calgary.

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(5) An Act to incorporate the Farmers' Fire and Hail Insurance Company. (*Assented to April 5, 1917*).

This Company is incorporated with power to transact fire, hail, tornado, live stock, accident, automobile, guarantee, burglary, inland marine, inland

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transportation, plate glass, and sickness insurance. The company is subject to the Alberta Insurance Act, 1915. The head office will be in the city of Lethbridge.

## 3. QUEBEC LEGISLATION.

(1) An Act to amend the Quebec Insurance Act with regard to insurance agents. (*Assented to 22nd December, 1916.*)

His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:

1. The Revised Statutes, 1909, are amended by inserting therein, after article 6960, the following subsection and articles:

## 13a.—AGENTS' LICENSES.

"6960a. The word "agent" in this section shall include an acknowledged agent, sub-agent, or broker, or any person, firm, or corporation who shall in any manner transact the business of insurance by negotiating for, or placing risks, or delivering policies, or collecting premiums, but shall not include the salaried employees of any company who do not receive commissions.

The word "agent" in this section shall not include a notary who is not a regularly appointed agent of any insurance company, or who acts as intermediary between clients transacting notarial business in connection with which insurance policies are issued.

"6960b. No agent shall act for any insurance company in the Province of Quebec, or shall act for any person, firm or corporation for the insuring or reinsuring with non-registered insurers of the risks mentioned in article 6963, unless he has fully complied with the provisions of this subsection and has procured an agent's license from the Superintendent of Insurance; provided that nothing contained in this subsection shall be construed as preventing any person, firm, or corporation from acting as an agent pending application for a license and the consideration of such application by the Superintendent of Insurance.

"6960c. An agent's license may be issued to any person upon application filed with the Superintendent of Insurance in such form as he shall prescribe, stating the applicant's qualifications, responsibility and knowledge of the business of insurance. Each license shall expire on the 31st day of December of the calendar year in which the same is issued, but may be renewed upon due application to the Superintendent of Insurance.

A license issued to a firm or corporation shall include only the members of the firm, or the officers and directors of the corporation.

"6960d. The Superintendent of Insurance shall file in his office evidence of the issuance of every such license to an agent; and shall issue annually a list of the agents having such a license.

"6960e. No agent shall misrepresent the terms or the true nature of any policy of insurance placed by him, or make any misrepresentation to any person insured in another company for the purpose of inducing such person to lapse, forfeit or surrender his said insurance.

"6960f. An agent's license shall be revoked by the Superintendent of Insurance if, after due investigation, he determines that such agent has violated any of the provisions of this section, or that he has been guilty of the commission of a criminal offence legally proved and followed by a final condemnation of a competent court, and no person whose license is so revoked shall be entitled to a license under this subsection for one year after such revocation.

"6960g. When, by virtue of reciprocal legislation, any other legislature in Canada accepts as valid within its jurisdiction licenses issued to agents in the Province of Quebec, the Superintendent of Insurance may endorse as valid for the Province of Quebec the like licenses issued under the authority of such legislature.

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"6960h. Any person who contravenes any of the provisions of this subsection, shall be guilty of an offence and shall incur the penalty set forth in article 6961.

"6960i. Nothing contained in this subsection shall invalidate any policy or contract of insurance.

"6960j. The provisions of this subsection shall not apply to mutual benefit associations licensed by this Province nor to purely mutual fire insurance companies formed by municipal councils or by freeholders residing in any parish or local municipality in this Province, whose transactions are limited by law to the municipalities or to the countries within which the head offices are situated.

"6960k. The fee payable in respect of each agent's license or renewal thereof shall be as follows:

By agents transacting industrial life insurance or funeral insurance.....	\$ 2 00
By agents transacting any other classes of insurance:—	
In cities.....	10 00
Elsewhere.....	5 00

2. Articles 6961a and 6961b of the Revised Statutes, 1909, as enacted by the act 6 George V, chapter 31, section 1, are repealed.

3. This act shall come into force on the first of May, 1917.

(2) An Act to amend the Quebec Insurance Act with regard to insurance agents. (*Assented to February 9, 1918.*)

His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:—

1. Article 6060k of the Revised Statutes, 1909, as enacted by the Act 7 George V, chapter 46, section 1, is replaced by the following:

"6960k. The fee payable in respect of each agent's license or renewal thereof shall be as follows:

By agents transacting all classes of insurance or fire insurance only:	
In cities.....	\$10 00
Elsewhere.....	5 00
By agents transacting life insurance only:	
In cities.....	5 00
Elsewhere.....	3 00
By agents transacting industrial insurance only or funeral insurance only.....	2 00

2. This act shall come into force on the first day of January, 1919.

(3) An Act to amend article 7033 of the Revised Statutes, 1909, respecting fire insurance companies. (*Assented to February 9, 1918.*)

His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:—

1. Article 7033 of the Revised Statutes, 1909, is amended by striking out the words: "and the insurance of mercantile and manufacturing risks shall, if on the cash system, be for terms not exceeding one year", in the fourth, fifth and sixth lines of paragraph 1 thereof.

2. This act shall come into force on the day of its sanction.

(4) An Act to incorporate the Guarantee Title and contract Company. (*Assented to Dec. 23, 1916.*)

This company is incorporated with power to carry on the business of title insurance. Business shall not be commenced until at least three hundred thousand dollars of capital has been subscribed and at least thirty thousand dollars paid thereon. The head office shall be in Montreal.



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(5) An Act to amend the charter of L'Union St. Joseph de St. Hyacinthe. (*Assented to Dec. 23, 1916.*)

This Act adds to the powers now possessed by the corporation, that of assisting its members in the event of the decease of their wives. Section 9 of the corporation's charter, respecting the amendment and repeal of by-laws is also amended.

(6) An Act respecting the British Canadian Life and Accident Insurance Company. (*Assented to Feb. 9, 1918.*)

This Act increases the powers of the company, originally incorporated in 1917 by letters patent of the Province of Quebec, by providing that it may enter into contracts insuring against sickness, employers' liability, burglary and damage to plate glass, steam boilers and automobiles. Provision is made for a deposit of twenty-five thousand dollars with the Provincial Treasurer. The name of the company is changed to "The British Canadian Insurance Company" or "La Compagnie d'assurance Canadienne Britannique."

(7) An Act to amend the charter of La Prévoyance (The Provident). (*Assented to Feb. 9, 1918.*)

By this Act, Section 13 of the Company's Charter 5, Edw. VII, chap. 128, defining the company's insurance powers, is struck out and replaced by a section authorizing the transaction of sickness, accident, burglary, steamboiler, explosion, hail, tornado, weather, plate glass, life, inland transportation, sprinkler leakage and automobile insurance. Life business is required to be transacted as a separate and distinct branch. Section 15 of the original Act is replaced by a new section providing for reinsurance and for the purchase of the assets of, or amalgamation with any other insurance company, the terms to be approved by the Lieutenant-Governor in Council.

(8) An Act to incorporate Le Fonds de Secours des Forestiers Catholiques de la Province de Quebec. (*Assented to Feb. 9, 1918.*)

This Act incorporates the society which was founded on January 16, 1917, under the general Insurance Act of the Province of Quebec. Provision is made for the payment of sickness or accident benefits, funeral benefits and death and disability benefits.

(9) An Act to incorporate L'Ordre des Chevaliers de Champlain. (*Assented to Feb. 9, 1918.*)

This Act recognizes and confirms the mutual benefit society created under the name of "L'Ordre des Chevaliers de Bonaparte" by an Order in Council dated Oct. 7, 1909, the name of which was changed by an Order in Council dated Oct. 17, 1917, to that of "Chevaliers de Champlain." Provision is made for establishment of a provident fund for the payment of sick or accident benefits and a death benefit fund for the payment of death benefits.

## 4. SASKATCHEWAN LEGISLATION.

## Chapter 54.

(1). An Act to Amend The Insurance Act. (*Assented to December 15, 1917.*) His Majesty, by and with the advice and consent of the Legislative Assembly of Saskatchewan, enacts as follows:

1. Section 16 of *The Insurance Act*, being chapter 15 of the statutes of 1915, is amended by adding thereto the following subsection:

"(2) When any of the documents referred to in this section have been filed with the registrar of joint stock companies under *The Companies Act*,

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they shall be deemed to have been filed in compliance with the terms of this section."

2. Section 18 is amended by adding thereto the following subsection:

"(2) Before the renewal of the license of a company under this Act, proof shall be furnished to the superintendent that the requirements of *The Companies Act* with respect to the renewal of licenses have been complied with."

3. Subsection (2) of section 108 is amended by striking out the words "and on the presentation of such documents as are specified in *The Companies Act*" where they occur in the first and second lines.

4. Section 200 is repealed and the following substituted therefor:

"200. Each company shall pay to the superintendent the following fees:

(a) For recording and filing in the office of the superintendent the documents required by section 16 of this Act.....	\$ 10 00
(b) For initial license to do business or renewal thereof:	
(1) Life insurance, group (a).....	200 00
(2) Fire insurance, group (b):	
In case of underwriter's agencies.....	100 00
All other companies.....	200 00
(3) Hail insurance, group (c).....	200 00
(4) Transaction of insurance under group (d).....	100 00
Except companies underwriting plate glass insurance only which shall pay.....	50 00
(5) Transaction of insurance under group (e).....	50 00
(c) For supplementary or additional license under section 15, one-half fee payable for additional group.	
(d) Mutual companies:	
In case of provincial companies.....	25 00
In case of extra provincial companies.....	150 00

*Note.*—For fees payable by friendly societies see section 92.

Certificates of authority:

Each agent shall pay for a certificate of authority the following fees:

In case of fire insurance:

In cities.....	\$ 25 00
In towns.....	7 00
Elsewhere.....	5 00
In case of other classes of insurance.....	3 00
In case of mutual insurance companies.....	3 00

The holding of a certificate for underwriting fire insurance shall *ipso facto* include all other classes."

Statutes of the Province of Saskatchewan (Second Session), (2), 1917, p. 387.

(2) An Act to incorporate The British Crown Hail Underwriters, Limited, (*Assented to December 15, 1917*).

This Act incorporates the company with power to transact all classes of insurance except life insurance. Insurance business is not to be commenced until at least \$200,000 of the capital stock is subscribed and at least \$35,000 paid thereon. The head office of the Company is to be in Regina.

(3) An Act to incorporate The People's Insurance Company. (*Assented to December 15, 1917*).

This company is incorporated with power to transact fire, hail, tornado, live stock, accident, sickness, burglary and guarantee insurance. Insurance business is not to be commenced until at least \$200,000 of the capital stock has been subscribed and at least \$25,000 paid thereon. The head office is to be in Regina.

## SESSIONAL PAPER No. 8

## PROVINCIAL TAXES AND FEES.

In the Report for each of the years 1912 to 1916 inclusive there was published a summary statement of the taxes and fees required by the various provinces of Canada from insurance companies licensed by this Department. A similar statement was given in respect to taxes and fees required by municipalities, cities and towns, within the various provinces. This information has been brought up to date and is here given in sufficient detail, it is believed, for most purposes. As hereinafter indicated the information, in regard to municipalities, cities and towns is in some cases incomplete.

## ALBERTA.

*By the Province—*

(a) *Registration and filing of documents.*—Filing of documents preliminary to issue of license, \$10. Registration and renewal thereof: life insurance, \$300; fire, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance, \$300; hail insurance, \$200; accident (including vehicle and public liability), automobile, sickness and guarantee insurance, \$200; one or more of the following: plate glass, automobile, guarantee, burglary, steam boiler, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance, \$50; one or more of all other classes, \$50. Every underwriters agency under taking one or more of all classes of insurance, \$100.

(b) *Income Tax.*—The premium income of all insurance companies is taxed to the extent of 1 per cent thereof. If a company lends money on security in the province and has more than \$50,000 invested on the province, the gross income received from its total investments in the province is taxed to the extent of  $\frac{1}{4}$  per cent thereof.

*By Municipalities—*

No taxes or fees permitted.

## BRITISH COLUMBIA.

*By the Province—*

(a) *Registration and filing of documents.*—For filing documents and application for license, \$5; charge for publication notice of license, \$5. Initial license fee for all insurance companies, \$250. For filing of documents on renewal of license: fire companies, \$1 per document; other companies, \$5.

(b) *Income Tax.*—A tax of 2 per cent of income (all sources) is required from all insurance companies.

*By Municipalities—*

No special taxes or fees are charged by municipalities.

## MANITOBA.

*By the Province—*

(a) *Registration and filing of documents, etc.*—Filing of documents prior to issue of license, \$5. Service of Insurance Inspector acting as attorney for service of process, \$5 annually. Registration—Fire or life companies, \$200; accident, guarantee or surety, \$25. Underwriters' Permit, \$100.

(b) *Income Tax.*—(1) On the gross premium income of all companies:—

Premium income less than \$50,000.....	1	per cent thereof
“ \$50,000 but less than \$100,000.....	$1\frac{1}{4}$	“
“ \$100,000 but less than \$150,000.....	$1\frac{1}{2}$	“
“ \$150,000 but less than \$200,000.....	$1\frac{3}{4}$	“
“ \$200,000 or more.....	2	“

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(The foregoing premium income taxes are reduced by amounts paid under the provisions of the Manitoba Insurance Act.)

(2) On the income of life insurance companies from investments within the province:—If the amount loaned on policies or loaned or invested on mortgages, stocks or bonds exceeds \$25,000 the gross income therefrom is taxed  $\frac{1}{4}$  per cent thereof.

*By Municipalities—*

No special taxes are charged by municipalities, except the town of Virden.

## NEW BRUNSWICK.

*By the Province—*

The taxes imposed by the Province may be conveniently classed according to the nature of the business transacted and are as follows:—

(a) *Fire Insurance Companies.*—A tax on premium income of 1 per cent thereof together with an additional sum of \$100.

(b) *Life Insurance Companies.*—An annual tax of \$250.

(c) *Accident and Guarantee Companies.*—A tax on premium income of  $\frac{1}{2}$  per cent thereof together with an additional sum of \$25.

(d) Tax on insurance agents, \$2.

*By Municipalities—*

Information wanting.

## NOVA SCOTIA.

*By the Province—*

No fees are charged for registration or for filing of documents.

*Income Tax.*—The gross premium income of life insurance companies is taxed to the extent of  $1\frac{3}{4}$  per cent thereof; other insurance companies, 1 per cent thereof. There is no tax on income from other sources.

*By Municipalities—*

No special taxes are imposed by municipalities.

*City Taxes.*—The city of Halifax imposes taxes annually as follows:—Each company doing life, fire, marine, \$200; accident or guarantee insurance, \$50; plate glass, \$25. Information in regard to other cities wanting.

## ONTARIO.

*By the Province—*

(a) *Registration and filing of documents.*—Application fee, \$5; filing power of attorney, \$5; registration, \$150.

(b) *Income Tax.*—Annual tax under the Corporations Tax Act, 1914.—Every insurance company shall pay a tax of \$30,000 subject to reduction in the discretion of the Provincial Treasurer. If any country or state imposes taxes or fees which have the effect of discriminating against any insurance companies organized under the laws of Canada or Ontario, having their principal office in Ontario, then any company organized under the laws of any such country or state may be required to pay additional taxes and fees in Ontario but not exceeding the taxes and fees required by such country or state from insurance companies organized under the laws of Canada or Ontario.

(c) Tax on insurance agents, \$3.

(d) Underwriters' agencies, \$100.

(e) Insurance brokers, \$25.

*By Municipalities—*

These taxes vary with the amount of assessment required by the municipality.

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## PRINCE EDWARD ISLAND.

*By the Province—*

Extra provincial insurance companies pay an annual tax depending on the class of business as follows, namely: Life insurance, \$225; fire insurance, \$150; accident, \$50; guarantee, \$10; and accident and guarantee, \$60. An additional war tax of one-third the annual tax is required.

*By Cities and Towns—*

The city of Charlottetown imposes an annual tax as follows: Life, \$100; fire, \$75; guarantee \$25; accident, \$25; and plate glass, \$10.

The town of Summerside imposes an annual tax as follows: Life insurance companies, \$25; fire insurance companies, \$10; accident \$15; plate glass, \$5; marine \$10.

The town of Souris imposes an annual tax of \$5 on all insurance companies. Information in regard to other towns wanting.

## QUEBEC.

*By the Province—*

(a) *Registration and filing of documents.*—Application for registry, \$5; filing of charter, \$1; filing of power of attorney, \$5; certificate of registry, \$150 annually.

(b) *Income Tax.*—The premium income of life insurance companies,  $1\frac{3}{4}$  per cent thereof but not less than \$400; all other companies, 1 per cent but not less than \$250.

(c) *Fire Prevention Tax.*—Fire companies are taxed  $\frac{1}{4}$  of 1 per cent in addition to the income tax above.

Income other than premium income is not taxed.

(d) *Agents Fees.*—Industrial life or funeral insurance \$2; for all other classes of insurance, in cities \$10, elsewhere, \$5. After January 1, 1919, agents' licenses will be as follows: Industrial, Life or funeral insurance, \$2; for life insurance, cities, \$5; elsewhere, \$3; for all other classes of insurance in cities, \$10, elsewhere, \$5.

*By Municipalities.—*

Municipalities have the power in their charters to impose taxes on insurance companies, but there is no statute establishing uniformity of such taxation.

## SASKATCHEWAN.

*By the Province—*

For recording and filing of documents before the issue of a license \$ 10  
For initial license to do business or renewal thereof:—

1. *Stock Companies—*

(a) Life insurance in all its branches.....	200
(b) Fire, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance.....	100
Underwriter's agencies.....	100
All other companies.....	200

NOTE.—Additional license to a company licensed to transact the business of any one of the above groups (except group (a), to transact the business of any other group not exceeding three in all:—One half the above amounts for each additional group.

**2. Mutual Companies—**

Provincial companies.....	\$ 25
Extraprovincial companies.....	150
For certificate of authority as agents—	
In case of fire insurance:	
In cities.....	25
In towns.....	7
Elsewhere.....	5
In case of all other classes of insurance (mutual and stock).	3

NOTE.—The holding of a certificate for underwriting fire insurance shall *ipso facto* be authority for underwriting all other classes.

**INSOLVENT COMPANIES IN THE HANDS OF LIQUIDATORS.****(1) THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY.**

*Statement of the liquidator, John Hyde, as at March 31, 1918.*

**ASSETS.**

Cash, balance in bank.....	\$ 2,323 95
Shareholders' balances considered good.....	116,624 99
Total assets considered good.....	\$ 118,948 94
Assets considered doubtful or bad:—	
Shareholders' balances.....	\$ 35,197 78
Bills receivable.....	20,072 88
T. A. Temple & Sons.....	37,727 49
Agencies and brokers' balances.....	6,597 87
	99,596 02
Total assets.....	\$ 218,544 96

**LIABILITIES.**

Return premiums unclaimed.....	\$ 91 31
Claims not filed or not admitted but of which the liquidator has notice.....	36,253 22
Total liabilities.....	\$ 36,344 53

**CASH STATEMENT FROM APRIL 1, 1917, TO MARCH 31, 1918.***Receipts.*

Cash in bank, March, 31 1917.....	\$ 2,254 30
Interest on bank account.....	69 65

\$ 2,323 95

*Expenditure.*

Nil.

Balance on hand March 31, 1918.....	\$ 2,323 95
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## SESSIONAL PAPER No. 8

## (2.) LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.

Mr. Theodore Meunier liquidator of the Company furnished the following provisional statement of its assets and liabilities as at December 31, 1917, and of income and expenditure from March 1, 1917, to December 31, 1917.

## ASSETS.

Cheque <i>re</i> Rimouski debentures on deposit with Receiver General..	\$ 42,900 00
Other debentures, par value.....	35,000 00
Cash on hand.....	6,427 52
Interest accrued.....	3,323 48
Due by agents.....	15,204 87
Due by Colonial Fire Insurance Company (in liquidation).....	1,481 11
Due by Calgary Fire Insurance Co. (in liquidation).....	963 57
Due by Carnegie Trust Co. (in liquidation).....	4,022 74
Furniture, fixtures and maps.....	975 00
Uncalled capital.....	32,687 08
Due by United London & Scottish Insurance Co., and United Counties' Insurance Co. (both companies in liquidation).....	7,498 61
Total assets, nominal value.....	<u>\$ 150,483 98</u>

## LIABILITIES.

Losses due.....	\$ 115,324 34
Return premiums on policies cancelled.....	83,089 92
Due for salaries.....	145 58
Sundry Accounts.....	9,866 70
Foreign losses and rebates.....	12,843 71
Total.....	<u>\$ 221,270 25</u>

NOTE.—The actual value of the assets is considerably less than the nominal value shown above.

## INCOME.

Cash on hand March 1, 1917.....	\$ 7,370 74
Interest on deposits.....	208 85
Interest on debentures.....	2,527 50
Third dividend from Calgary Fire Ins. Co.....	540 10
Goads Plans (balance).....	100 00
Strathcona Fire <i>re</i> Protection Fire Ins. Co.....	209 07
Agents.....	60 17
Sundry, <i>re</i> Lafrance.....	150 00
Total.....	<u>\$ 11,166 43</u>

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(2). LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.—*Con.*

## EXPENDITURE.

Liquidator's fees.....	\$ 1,100 00
Inspectors fees.....	700 40
Salaries.....	2,450 00
Legal expenses.....	125 10
Exchange.....	2 89
Office expenses.....	348 22
Societe St. Vincent <i>re</i> Lafrance.....	12 30
Cash on hand March 1, 1917.....	6,427 52
Total.....	<u>\$ 11,166 43</u>

## (3). THE ONTARIO FIRE INSURANCE COMPANY.

The Trusts and Guarantee Co., liquidator, has furnished the following provisional statement of assets and liabilities of the above company, as at Mars 31, 1918, and of the income and expenditure for the year ended on that date. The liquidator's estimate of what the assets may be reasonably expected to realize is included in the following statement.

ASSETS.		Expected
	Book value.	to realize.
Cash in bank.....	\$ 39,875 91	\$ 39,875 91
Agents' balances.....	8,766 28	500 00
Losses recoverable, reinsurance.....	11,559 99	3,410 98
Western Canada Fire Insurance Co. in liquidation..	40,000 00	30,000 00
Real Estate and mortgage.....	25,006 63	1,600 00
Shares.....	1,900 00	600 00
Contributories.....	6,880 00	3,080 00
Office furniture.....	200 00	125 00
	<u>\$134,188 81</u>	<u>\$79,191 89</u>
LIABILITIES.		
Claims for fire losses.....	\$ 109,154 78	
Claims of agents for unearned premiums.....	17,150 28	
	<u>\$ 126,305 06</u>	
Less preferred dividend of 25%.....	31,576 27	
	<u>\$ 94,728 79</u>	
Less ordinary dividend No. 1 of 5%.....	4,736 44	
	<u>\$ 89,992 35</u>	
Claims of policyholders for unearned premiums.....		54,269 32
Claims other than those of policyholders.....	\$ 3,978 11	
Less ordinary dividend No. 1 of 5%.....	198 91	
	<u>3,779 20</u>	
Claims other than those of policyholders, not yet admitted.....		16,845 81
		<u>\$ 164,886 68</u>



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(3) THE ONTARIO FIRE INSURANCE COMPANY—*Concluded.*

INCOME (March 1, 1917 to March 31, 1918).

Accounts receivable:—

Cash in bank March 1, 1917.....	\$	61,459	08
Agents.....	\$	594	92
Reinsurance.....		1,383	37
			<hr/>
			1,978 29
Sale of securities.....		1,517	60
Debenture and bank interest and dividends.....		1,771	78
Office furniture.....		179	85
Maps and plans.....		175	00
Contributories.....		1,256	84
			<hr/>
Total.....	\$	68,338	44

EXPENDITURE (MARCH 1, 1917 TO MARCH 31, 1918.)

Salaries compensation and travelling expenses.....	\$	6,763	85
Printing, stationery and postage.....		484	16
Legal expenses.....		3,107	20
Taxes on real estate.....		128	84
Appraisal fees.....		43	50
Sundry expenses.....		257	16
Policyholders' dividend No 1 of 20%.....		4,803	00
Policyholders' dividend No 2 of 5%.....		6,315	27
Ordinary dividend No 1 of 5%.....		4,935	61
Preferred claims.....		1,623	94
Balance on hand, February 28, 1917.....		39,875	91
			<hr/>
Total.....	\$	68,338	44

## (4) ANGLO-AMERICAN FIRE INSURANCE COMPANY.

The liquidator, Mr G. T. Clarkson, Toronto, furnished the following statement showing the receipts and disbursements from February 28, 1917, to March 30, 1918, also the assets of the company on the last mentioned date and summary of claims filed against the estate.

## RECEIPTS.

Cash on hand Feb. 28, 1917.....	\$	2,704	92
Standard Bank Rebate discount.....		4	35
Amount collected from shareholders.....		5,149	97
			<hr/>
	\$	7,859	24

## PAYMENTS.

Salaries.....	\$	150	00
Telegrams, postage and telephone.....		8	95
Printing stationery, etc.....		20	00
Interest on loans.....		36	51
Bond premiums.....		100	00
Advertising.....		13	50
Costs.....		1,336	34
Balance.....		6,193	94
			<hr/>
	\$	7,859	24

## ASSETS.

Estimated value of contributions.....	\$	35,000	00
Deduct amount due Western Assurance Co. under reinsurance agreement.....	\$	4,720	00
Reserve for cost of winding-up and reinsurance.....		10,000	00
			<u>14,720 00</u>
	\$	20,280	00

## LIABILITIES.

Trade creditors.....	\$	15,377	00
Montreal Canada Fire Ins. Co. on stock subscriptions.....		28,000	00
United States claims for unearned premiums.....		21,351	00
	\$	64,728	00
United States policy losses (to be reduced by objections thereto)..		56,313	00
	\$	121,041	00

## (5) THE MONTREAL CANADA FIRE INSURANCE COMPANY.

The following statement has been furnished by the National Trust Company, Limited, Toronto, liquidator of the company, showing the receipts and disbursements March 1, 1917, to March 30, 1918, and the assets and liabilities on March 30, 1918.

## RECEIPTS.

Cash in bank March 1, 1917.....	\$	567	69
Bank interest.....		182	68
Western Assurance Company, second and final payments on account of \$18,000 under the reinsurance agreement.....		12,000	00
Contributed by Shareholders.....		7,742	50
	\$	20,492	87

## DISBURSEMENTS.

Liquidation expenses.....	\$	2,240	76
National Trust Co. Liquidator's fee.....		5,000	00
Cash in bank March 30, 1918.....		13,252	11
	\$	20,492	87

## ASSETS.

Cash in bank.....	\$	13,252	11
Shareholders' unpaid stock.....		29,892	50
	\$	43,144	61

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## LIABILITIES.

Fire losses in United States.....	\$ 17,494 23
Unearned premiums.....	9,933 73
General creditors.....	3,883 53
Assets in excess of liabilities.....	11,833 12
	<hr/>
	\$ 43,144 61

## HALIFAX DISASTER.

On December 6, 1917 a considerable portion of the city of Halifax was almost completely destroyed by fire and explosion, the fire following upon an explosion which occurred upon the collision of two vessels in the northern end of the harbour. The amount of insurance on property, wholly or partially destroyed by fire, is approximately \$800,000. The proportion of loss due directly to fire must, of course, be largely a matter of estimate as satisfactory direct evidence is not available. The companies as a rule do not admit liability under these policies as they take the view that the disaster was one not covered by the policy. The full amount of insurance on properties affected by fire is included in the unpaid losses of the various companies.

## NEW LICENSES ISSUED.

Within the past few months several applications have been received from insurance companies for licenses to transact business under The Insurance Act, 1917.

Since the beginning of the present calendar year licenses have been issued to the following companies for additional classes of business:—To The Automobile Insurance Company of Hartford for hail insurance; to the Union Insurance Society of Canton, Limited, for inland transportation insurance; to the British America Assurance Company for automobile insurance; to the Employers' Liability Assurance Corporation, Limited, for hail and plate glass insurance; to the Northwestern National Insurance Company of Milwaukee, Wisconsin, for automobile insurance; to The North American Accident Insurance Company for automobile, burglary and insurance of automobiles against fire and to The Guardian Insurance Company of Canada, for fire insurance.

Licenses have also been issued during the present calendar year to the following companies:—To the British Traders Insurance Company, Limited, for fire and automobile insurance; to The Excess Insurance Company, Limited, for hail insurance; to the Fire Association of Philadelphia, for fire insurance; to the Lumbermen's Underwriting Alliance, for fire insurance; to the Manufacturing Lumbermen's Underwriters, for fire insurance; to the Maryland Assurance Corporation, for accident and sickness insurance; to the New Hampshire Fire Insurance Company, for fire and lightning insurance; to The Preferred Accident Insurance Company of New York, for accident, automobile and sickness insurance; to the Queensland Insurance Company, for fire insurance; to the Security Mutual Casualty Company, for employers' liability insurance and workmen's compensation, restricted to issue of policies to Swift Canadian Company, Limited and allied interests in the Dominion of Canada; to the Union Marine Insurance Company, Limited, for fire, inland transportation and automobile (excluding insurance against loss by reason of bodily injury to the person); to

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the Vulcan Fire Insurance Company of Oakland, California, for fire insurance; and to the Boston Insurance Company, the Mechanics and Traders Insurance Company, the Newark Fire Insurance Company, the New Jersey Fire Insurance Company and the Northwestern Mutual Fire Association, for fire insurance limited to the Province of British Columbia.

I have the honour to be, Sir

Your obedient Servant,

G. D. FINLAYSON,

*Supintendent of Insurance.*

## ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO  
BUSINESS OF FIRE INSURANCE IN CANADA FOR  
THE YEAR 1917 IN ACCORDANCE WITH  
THE INSURANCE ACT, 1917.

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## GENERAL TABLES.

ASSETS OF COMPANIES, FIRE, ETC.

LIABILITIES OF COMPANIES, FIRE, ETC.

INCOME AND EXPENDITURE OF COMPANIES, FIRE, ETC.

PERCENTAGE OF LOSSES TO PREMIUMS, ETC., ETC.

## ABSTRACT FOR THE YEAR 1917.

## FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the Year.	Net amount paid for losses.	Unsettled Losses.	
								Not registered.	Registered.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.....	147,293	109,277	256,570	21,889,496	18,671,419	123,464	54,685	65,289	None.
Beaver Fire.....	34,122	61,756	95,878	6,091,664	3,999,531	7,204	6,134	2,135	None.
British America.....	694,763	424,552	1,119,345	105,385,062	101,175,169	344,388	308,855	133,110	None.
British Colonial.....	116,122	152,464	248,586	18,191,575	13,841,449	85,711	76,231	14,461	7,752
British Northwestern.....	76,708	50,918	127,626	8,570,890	7,228,924	28,612	25,120	8,300	None.
Canada Accident.....	33,530	76,368	109,898	12,799,093	4,973,609	16,089	15,487	3,182	None.
Canada National.....	149,420	114,666	264,086	20,002,346	22,691,927	73,658	60,239	16,492	None.
Canadian Fire.....	291,854	168,738	460,592	32,286,662	35,535,130	116,969	102,873	23,500	None.
Canadian Lumbermen's.....	4,577	24,712	29,289	1,421,755	None.	None.	None.	None.	None.
Dominion Fire.....	242,164	166,468	408,632	32,427,774	34,918,282	147,276	144,222	10,950	4,500
Dominion of Can. Grease and Acet.....	26,108	7,652	33,760	3,183,579	4,946,368	15,508	11,796	6,139	None.
(a) Globe Indemnity.....	53,812	77,271	131,083	13,255,449	11,544,139	23,544	16,937	6,607	None.
Hudson Bay.....	161,733	121,889	283,622	16,372,902	101,366	88,780	22,457	None.	None.
Imperial Underwriters.....	168,167	95,424	263,591	22,699,762	13,510,548	22,725	32,112	13,757	None.
Liverpool Manitoaba.....	271,886	215,614	487,500	42,021,495	32,613,506	101,992	103,416	17,881	None.
London Mutual.....	371,353	331,066	702,339	72,783,572	64,459,036	209,970	183,848	27,811	None.
Mercantile Fire.....	263,902	48,343	312,245	31,893,209	36,519,171	121,682	103,324	24,906	1,350
Mount Royal.....	489,044	366,965	856,009	75,005,193	61,321,666	243,145	240,022	32,157	4,443
North Empire.....	84,385	204,746	9,338,421	7,967,816	49,803	60,462	10,878	None.	None.
North West Fire.....	125,782	67,117	192,899	16,829,614	16,832,759	88,514	84,169	15,779	3,875
Occidental Fire.....	158,413	213,361	372,254	23,888,893	16,217,516	85,427	81,816	20,116	None.
Pacific Coast Fire.....	99,543	89,340	188,883	16,850,265	12,901,961	56,993	46,562	16,146	None.
Quebec Fire.....	250,130	59,317	318,447	34,107,837	37,673,081	144,078	151,459	15,258	None.
Western.....	519,022	1,233,494	1,752,516	175,076,014	113,414,056	362,432	363,250	75,669	400
Totals for 1917.....	4,782,833	4,377,593	9,190,426	819,328,831	689,229,995	2,570,550	2,376,825	586,970	22,320
Totals for 1916.....	4,817,876	3,560,167	8,378,043	742,805,919	602,129,297	2,714,176	2,595,578	438,256	15,639

(a) Including the business of the Hamilton Fire Insurance Company, which this Company has reinsured.

## BRITISH COMPANIES.

Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	Unsettled Losses.	
	\$	\$	\$	\$	\$	\$	\$	Not registered.	Registered.
Alliance.....	308,203	36,340	344,543	38,481,030	46,122,377	140,228	128,786	24,601	1,603
Atlas.....	516,936	76,762	593,698	51,106,434	70,185,329	310,243	26,538	26,538	12,500
British Crown.....	237,110	63,670	300,780	21,334,858	24,827,820	125,247	155,243	21,414	None.
Caledonian.....	438,103	95,326	533,431	49,574,732	68,272,914	244,757	205,501	37,552	25,000
Century.....	86,448	32,371	119,319	12,138,754	9,200,308	67,217	54,337	21,008	None.
Commercial Union.....	1,035,610	469,091	1,504,701	173,035,835	132,243,988	519,145	487,239	124,906	None.
(a)Eagle, Star and British Dominions.....	118,285	29,753	148,038	14,810,129	16,609,914	62,440	71,789	19,829	4,000
Employers' Liability.....	524,958	118,321	643,279	62,721,847	64,108,591	285,286	215,791	70,995	18,905
General Accident, Fire and Life.....	368,845	87,115	455,960	42,283,012	42,750,852	205,381	199,764	48,609	None.
Guardian Assurance.....	1,171,115	194,931	1,366,046	120,766,293	140,302,464	717,157	600,081	149,923	104,200
Law Union and Rock.....	255,432	49,217	304,649	30,874,677	38,249,854	185,537	144,353	52,800	6,386
Liverpool and London and Globe.....	1,411,088	34,889	1,445,977	161,361,537	195,344,324	684,085	605,949	151,160	None.
London Guarantee and Accident.....	251,602	369,352	620,954	37,798,127	26,732,922	160,542	84,960	84,671	None.
London and Lancashire Fire.....	792,042	182,749	974,791	101,297,980	113,289,383	353,883	408,719	62,678	2,100
London Assurance.....	331,962	62,728	394,710	39,189,269	49,798,077	172,251	156,250	34,468	None.
Marine Insurance Co.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
North British and Mercantile.....	1,017,446	228,912	1,246,358	111,809,181	133,263,199	472,280	380,690	90,734	78,235
Northern Assurance Co.....	856,234	130,470	986,704	84,317,734	192,876,129	516,731	497,231	62,337	39,293
Norwich Union Fire.....	824,798	135,055	959,853	86,292,615	107,256,095	474,615	478,521	68,350	23,904
Ocean Accident and Guarantee.....	250,637	56,854	307,491	29,224,655	26,475,239	199,640	116,695	19,705	None.
Palatine.....	297,403	112,850	410,253	37,580,784	36,711,753	172,674	145,755	50,652	None.
Phoenix of London.....	999,090	312,065	1,311,175	109,646,209	128,581,181	497,232	539,593	38,551	5,900
Provincial.....	51,083	9,887	60,970	8,322,744	8,547,969	47,751	73,748	1,018	None.
Royal Exchange.....	1,618,161	240,162	1,858,323	65,209,086	69,560,363	322,801	300,080	47,626	None.
Royal Insurance Co.....	414,760	79,189	493,949	184,221,002	234,607,445	890,970	813,313	197,992	None.
Scottish Union and National.....	619,158	139,387	758,545	49,482,234	62,416,125	266,317	256,484	35,596	None.
Sun Insurance Office.....	546,921	176,072	722,993	74,994,035	82,152,647	383,315	315,360	94,198	None.
Union Assurance Society.....	27,807	5,270	33,077	60,322,455	69,750,806	283,024	283,847	46,818	2,000
Union Insurance of Canton.....	428,090	80,395	508,485	5,199,344	4,738,174	684	None.	684	None.
Yorkshire.....				41,480,949	52,370,907	310,173	286,942	55,835	6,433
Totals for 1917.....	16,317,311	3,804,024	20,121,335	1,914,891,756	2,157,087,223	9,001,906	8,358,290	1,762,163	331,959
Totals for 1916.....	14,294,803	2,872,331	17,167,134	1,606,346,835	1,958,780,616	8,583,652	7,926,463	1,322,804	66,749

(c) Formerly the British Dominions General Insurance Company, Limited.

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## ABSTRACT FOR THE YEAR 1917—Concluded.

## FIRE INSURANCE IN CANADA—FOREIGN COMPANIES.

Companies.	Net cash received for Premiums.	Re-insurance received for Premiums.	Gross cash received for Premiums.	Gross amount of policies renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	Unsettled Losses.	
								Not resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>Etna Insurance Co.</i> .....	377,057	60,148	437,205	39,532,269	46,455,787	198,942	200,303	37,058	None.
<i>Agricultural</i> .....	10,587	10,584	21,111	1,386,200	1,503,400	1,215	1,169	70	None.
<i>Alliance Insurance</i> .....	53,212	34,009	87,221	11,709,642	7,394,963	38,249	34,111	4,138	None.
<i>American Central</i> .....	114,255	116,301	232,556	23,315,149	10,583,249	43,218	34,015	16,158	None.
<i>American Insurance</i> .....	61,379	7,720	69,099	4,963,646	5,203,845	21,388	20,612	1,127	None.
<i>American Lloyd's</i> .....	26,939	4,806	31,745	8,413,902	7,389,177	27,628	104,643	50	None.
<i>Automobile Insurance</i> .....	None.	None.	None.	None.	None.	None.	None.	None.	None.
<i>California</i> .....	47,945	23,200	71,145	6,335,029	4,277,056	13,622	10,724	3,057	None.
<i>Citizens' of Missouri</i> .....	9,948	6,290	16,238	1,284,830	None.	6,678	None.	8	None.
<i>Columbia</i> .....	None.	None.	None.	None.	None.	None.	None.	None.	None.
<i>Commercial Union of N.Y.</i> .....	7,5057	5,308	12,813	826,414	906,902	972	972	None.	None.
<i>Connecticut</i> .....	159,833	85,218	245,051	21,042,876	18,076,978	103,114	70,711	38,768	None.
<i>Continental Insurance</i> .....	345,105	151,056	496,161	50,099,181	39,851,321	304,611	250,116	91,907	5,000
<i>Equitable Fire and Marine</i> .....	42,949	136,375	179,324	16,068,247	4,638,513	23,661	22,489	4,691	None.
<i>Fidelity-Phoenix</i> .....	357,776	130,486	488,262	46,150,090	40,017,850	249,191	239,408	60,253	2,500
<i>Fireman's Fund</i> .....	158,153	46,109	204,262	21,732,461	18,933,774	97,081	77,006	35,773	None.
<i>Firemen's Insurance</i> .....	83,962	17,161	101,123	7,647,030	10,551,643	44,769	52,215	16,230	None.
<i>General of Paris</i> .....	84,399	34,208	118,607	11,591,920	8,872,058	53,098	48,616	23,442	None.
<i>Glens Falls</i> .....	170,038	172,640	214,162	22,615,402	19,306,904	86,887	251,550	129,121	None.
<i>Globe and Rutgers</i> .....	550,479	444,758	723,125	79,534,869	56,334,921	313,806	245,174	99,023	None.
<i>(s.) Great American</i> .....	436,035	174,046	581,093	98,789,196	34,057,753	302,305	493,217	100,089	None.
<i>Hardford Fire</i> .....	1,009,343	235,428	1,244,771	119,957,023	125,969,874	474,883	560,974	161,057	None.
<i>Home Insurance</i> .....	1,121,291	255,111	1,376,402	125,850,655	125,173,168	599,080	375,191	114,777	None.
<i>Insurance Co. of North America</i> .....	521,955	162,901	684,856	79,889,442	26,813,502	375,191	285,303	50,285	None.
<i>Insurance Co. of State of Pa.</i> .....	226,070	50,157	276,220	21,689,352	17,384,263	108,110	138,139	58,585	None.
<i>Merchants' Fire</i> .....	6,680	3,737	10,417	626,920	364,263	1,521	1,517	163	None.
<i>Millers National</i> .....	53,033	16,469	69,502	5,408,896	4,985,937	51,158	46,934	8,277	2,650
<i>National-Ben Franklin</i> .....	81,402	19,717	101,119	9,777,375	4,985,937	47,906	47,282	7,295	None.
<i>National Fire of Hartford</i> .....	502,240	170,885	673,125	66,367,147	61,796,190	296,041	292,667	36,220	None.
<i>National Union Fire</i> .....	232,681	57,703	290,384	28,030,434	25,705,335	156,593	152,877	42,683	None.
<i>La Nationale</i> .....	211,000	68,527	279,626	26,463,898	22,732,811	122,623	117,623	31,556	None.
<i>Niagara Fire</i> .....	137,107	102,107	239,274	21,396,365	17,204,609	94,676	74,828	32,597	None.
<i>Northwestern National</i> .....	188,705	26,946	215,651	19,512,374	23,233,717	103,263	98,586	39,426	None.



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Phoenix of Paris.....	97,325	40,169	137,485	14,465,622	10,922,207	47,173	37,592	12,550	None.
Phoenix of Hartford.....	418,856	223,271	642,127	58,435,285	58,656,701	234,017	186,850	68,430	None.
Providence Washington.....	209,547	51,091	260,638	27,734,398	23,212,077	130,529	106,445	39,546	2,970
Queen of America.....	646,043	135,458	791,538	65,963,902	83,622,774	394,603	340,329	106,279	10,000
St. Paul Fire and Marine.....	367,678	125,156	492,834	48,035,250	37,204,077	256,592	239,822	52,780	None.
Springfield Fire and Marine.....	417,635	185,754	602,389	64,948,415	45,088,506	287,371	266,376	58,776	None.
Stuyvesant.....	136,367	136,691	273,058	23,243,949	12,003,083	150,598	150,349	45,381	None.
L'Union, Paris, France.....	217,366	48,607	265,973	22,598,160	25,652,345	138,255	128,666	24,258	2,500
Westchester.....	245,477	94,503	339,980	26,602,956	22,828,717	136,421	153,279	29,702	None.
Totals for 1917.....	10,146,386	3,452,856	13,599,242	1,314,839,392	1,139,280,296	6,161,988	5,643,987	1,628,200	31,620
Totals for 1916.....	8,671,173	2,457,177	11,128,350	1,069,085,926	1,099,139,323	5,010,442	4,592,022	1,110,414	27,189

## RECAPITULATION.

Canadian Companies.....	4,782,833	4,377,593	9,160,426	819,328,851	681,299,495	2,570,550	2,376,825	586,970	22,320
British Companies.....	16,317,311	3,804,024	20,121,335	1,914,891,756	2,157,687,223	9,091,906	8,358,280	1,762,163	331,959
Foreign Companies.....	10,146,386	3,452,856	13,599,242	1,314,839,392	1,139,280,296	6,161,988	5,643,987	1,628,200	31,620
Totals for 1917.....	31,246,530	11,634,473	42,881,003	4,049,059,999	3,986,197,514	17,734,444	16,379,102	3,977,333	385,899
Totals for 1916.....	27,783,852	8,889,675	36,673,527	3,418,238,680	3,720,055,236	16,309,102	15,114,063	2,871,534	109,577

(a) Formerly the German American Insurance Co.

## SUMMARY of Premiums received for Fire insurance in Canada by all Companies, for the Years 1869 to 1880.

## PREMIUMS RECEIVED.

	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
<i>Canadian Companies.</i>													
British America.....	113,833	114,377	135,822	174,047	191,065	191,077	184,799	146,522	174,892	174,006	66,401	186,805	1,956,746
Canada Agricultural.....						109,892	131,639	115,897	97,468				454,896
Canada Fire.....								94,788	133,625	118,055	141,378	167,609	656,455
Citizens.....							129,893	244,303	136,653	91,971	89,718	87,041	779,639
Dominion.....										27,175	89,308	70,388	155,871
London Mutual Fire.....	60,702	71,135	78,072	62,807	73,614	74,377	60,333	80,448	96,136	88,441	92,987	106,602	945,654
London Fire.....								86,098	93,812	70,070	44,046		284,026
National Fire.....							7,947	64,882	86,174	35,858			194,861
Ontario Agricultural.....						244,351	217,213	179,236	72,485				1,434,350
Provincial.....	99,913	97,633	171,514	161,158	190,857	79,453	86,424	82,203	80,042	66,012	60,000	62,539	888,531
Quebec.....	72,234	72,725	73,602	77,508	75,169	362,434	312,951	260,678	196,014	146,773	116,754	128,298	1,553,902
Royal Canadian.....			20,680	59,121	55,623	83,250	80,091	92,656	95,117	82,819	63,695	1107,879	740,831
Sovereign.....						21,918	183,009	201,429	84,132				490,488
Strathcona.....				262,206	256,598	254,049	252,355	232,431	276,395	270,716	268,935	272,758	2,909,551
Western.....	154,680	180,739	227,698	796,847	842,896	1,453,78	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
	501,362	536,600	707,418	796,847	842,896	1,453,78	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
<i>British Companies.</i>													
Commercial Union.....	81,890	86,371	80,162	57,329	29,782	84,066	127,253	133,095	174,249	195,590	150,264	231,607	1,742,258
Guardian.....	3,156	8,780	17,392	32,947	54,387	51,225	50,905	42,717	54,343	51,813	50,253	62,745	490,753
Imperial.....	64,522	82,004	85,915	102,750	134,710	134,794	126,945	121,548	153,012	163,888	149,440	156,461	1,469,098
Lancashire.....	40,457	34,615	33,561	43,967	66,733	43,097	71,455	101,116	142,109	161,828	161,064	184,145	1,064,177
Liverpool and London and Globe.....	286,398	273,303	263,696	260,262	258,632	219,948	135,480	106,771	129,083	148,024	157,617	155,880	2,398,094
London and Lancashire.....												9,448	
London Assurance.....	55,931	56,496	63,330	67,385	79,368	60,086	47,450	45,893	74,425	61,272	51,095	52,434	716,185
North British.....	141,822	168,500	203,724	235,290	309,234	322,516	292,563	265,910	288,943	282,475	262,508	253,871	3,027,356
Northern.....	18,115	25,252	50,682	69,905	72,359	76,397	60,830	59,737	68,799	76,040	68,028	75,175	721,919
Norwich Union.....	86,081	82,643	80,133	108,215	158,403	188,503	162,030	151,223	157,841	171,410	150,898	162,339	1,659,722
Phoenix, of London.....													
Queen.....	94,048	106,616	122,609	150,530	179,562	163,329	160,594	153,273	198,087	193,464	182,042	195,069	1,890,423
Royal.....	241,683	238,491	262,500	315,848	371,045	405,501	361,514	323,450	360,915	359,006	343,417	417,150	4,000,389
Scottish Commercial.....							37,446	46,774	76,632	82,240	80,516	19,513	343,421
Scottish Imperial.....	4,878	22,367	36,133	55,192	59,000	60,011	46,250	45,303	48,389	54,590	51,503	52,044	535,710
	1,119,011	1,185,398	1,299,846	1,499,020	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,400

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## Foreign Co's.

Etna.....	107,635	114,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	110,533	103,175	1,640,268
Agricultural of Water- town.....		5,431	68,361	73,613	64,641						27,270	47,290	286,615
Andes.....			31,431										31,431
Hartford.....	57,531	75,229	60,909	80,657	103,685	90,902	96,034	78,207	53,332	86,618	80,184	83,191	976,529
Home.....													
Phoenix, of Brooklyn.....							13,506	20,060	11,858	6,075	7,516	7,484	68,529
	165,106	194,781	314,452	332,243	352,255	259,049	294,395	228,955	213,830	211,594	225,512	241,140	3,003,372

## RECAPITULATION.

Canadian Companies.....	501,362	536,000	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,886	1,102,822	1,190,029	13,444,901
British Companies.....	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,806,473	1,683,715	1,597,410	1,927,229	1,994,940	1,809,154	2,048,408	19,837,460
Foreign Companies.....	165,166	194,781	314,452	332,243	352,255	259,049	294,395	228,955	213,830	211,594	225,512	241,140	3,003,372
Grand totals.....	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	3,227,448	3,479,577	36,285,733

\* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk. In its premiums for 1880 the \$17,352 received for reinsurance of risks of the National has not been included.

‡ This is exclusive of \$63,310 received for reinsurance of the risks of Canada Agricultural and Ottawa Agricultural.



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North British.....	3,097,350	271,375	273,516	293,579	323,171	308,392	303,808	304,199	312,663	307,680	313,247	338,018	6,377,094
Northern.....	721,919	95,695	132,250	109,577	102,755	181,200	146,406	151,105	170,111	170,004	179,523	174,364	2,489,068
Norwich Union.....	20,507	52,901	39,770	90,770	92,451	90,185	88,683	80,064	80,800	89,334	93,026	101,378	908,766
Phoenix of London.....	1,659,722	178,407	204,138	203,548	225,510	208,022	194,942	219,891	206,427	216,422	228,449	220,613	3,972,211
Queen.....	1,899,423	194,162	207,111	216,314	226,952	222,047	210,447	213,400	228,850	253,175	262,485	219,742	4,354,694
Royal.....	4,000,389	503,233	509,481	609,973	531,307	498,738	508,612	521,141	523,580	534,299	552,723	536,126	9,889,692
Scottish Commercial.....	313,421	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	343,421
Scottish Imperial.....	52,072	.....	72,314	12,759	.....	.....	.....	.....	.....	.....	.....	.....	672,855
Scottish Union and National Assurance Society.....	535,710	.....	37,627	50,400	51,033	60,507	79,141	100,095	115,916	114,598	123,755	134,247	807,919
United Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,717	77,941	82,038
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	183,802	183,802
Foreign Companies	19,837,400	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,093,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
Ætna.....	1,640,208	107,571	105,571	114,615	114,885	107,688	103,382	124,413	129,986	120,290	125,767	133,832	2,928,268
Agricultural of Water-town.....	286,615	57,301	51,885	70,457	74,840	70,393	78,389	79,570	75,134	79,249	77,541	77,753	1,079,187
Andes.....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Connecticut.....	.....	.....	.....	.....	.....	.....	23,321	34,344	42,515	41,952	36,791	36,638	215,561
Hartford.....	976,529	87,616	103,355	131,133	135,369	131,177	124,597	127,371	128,510	128,235	128,684	149,422	2,351,998
Home.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Insurance Co. of North America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix of Brooklyn.....	68,529	14,840	27,004	37,885	42,487	58,922	65,924	63,377	69,845	70,806	72,552	84,310	676,481
Queen of America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	45,946	129,904	175,850
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	42,800	42,800
Grand totals.....	36,285,733	3,827,116	4,229,706	4,624,741	4,980,128	4,852,460	4,932,335	5,244,502	5,437,263	5,588,016	5,830,071	6,168,716	92,000,787

## RECAPITULATION.

Canadian Companies.....	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
British Companies.....	19,837,400	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,093,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
Foreign Companies.....	3,003,372	267,388	287,815	354,090	307,581	308,180	305,613	429,075	445,990	443,436	514,054	700,800	7,577,403
Grand totals.....	36,285,733	3,827,116	4,229,706	4,624,741	4,980,128	4,852,460	4,932,335	5,244,502	5,437,263	5,588,016	5,830,071	6,168,716	92,000,787

\*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk.

‡Not including \$124,272 for reinsurance of risks of the Sovereign Insurance Company.

**SUMMARY OF PREMIUMS received for Fire Insurance in Canada by all Companies, for the years 1869 to 1902, inclusive.—*Con.***

	PREMIUMS RECEIVED.											Totals, for 1869 to 1902.
	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>Canadian Companies.</i>												
Anglo-American.....	3, 924, 105	172, 414	290, 308	276, 294	288, 119	296, 273	302, 255	347, 188	225, 868	157, 846	224, 403	7, 030, 070
British America.....	454, 896									350, 233	414, 847	454, 896
Canada Agricultural.....	881, 333											881, 333
Canadian Fire.....												
Citizens.....	2, 824, 626	22, 335				42, 376	56, 508	79, 662	112, 412	134, 572	162, 676	588, 206
Dominion.....	100, 242											2, 850, 961
Eastern.....	247, 079	190, 603	164, 115	27, 826								190, 242
Equity Fire.....												894, 194
London Mutual Fire.....	2, 277, 728	128, 513	122, 772	184, 519	171, 331	183, 394	210, 304	197, 778	210, 694	250, 290	333, 206	220, 201
Mercantile.....		98, 385	129, 379	161, 649	153, 365	167, 968	69, 671	71, 789	76, 378	93, 266	79, 142	4, 426, 391
National Fire.....	284, 026											1, 110, 484
Ottawa Fire.....												284, 026
Provincial.....	194, 861								117, 386	130, 532	140, 285	388, 203
Quebec.....	1, 434, 350	111, 578	86, 522	90, 259	98, 792	86, 359	105, 512	99, 309	87, 494	90, 570	91, 114	1, 434, 350
Royal Canadian.....	3, 533, 410	4, 613										2, 813, 668
Sovereign.....	1, 655, 404											3, 533, 023
Stadacona.....	490, 488							41, 853	37, 474			1, 053, 404
Victoria-Montreal.....								348, 251	329, 120	427, 571	482, 295	490, 488
Western.....	6, 510, 540	328, 340	319, 848	418, 863	396, 045	343, 143	375, 559					79, 327
Totals.....	26, 088, 616	1, 052, 041	1, 108, 294	1, 151, 126	1, 061, 555	1, 021, 216	1, 121, 927	1, 183, 739	1, 268, 751	1, 727, 411	92, 055, 793	40, 008, 565
<i>British Companies.</i>												
Alliance.....	1, 243, 401	105, 216	119, 693									1, 468, 310
Atlas.....	256, 672	172, 368	293, 641	175, 016	155, 115	181, 141	187, 036	184, 326	150, 786	105, 460	147, 351	1, 831, 808
Caledonian.....	807, 761	92, 890	100, 301	115, 078	131, 701	139, 859	144, 123	150, 159	160, 024	248, 678	284, 706	1, 952, 563
City of London.....	1, 331, 430	112, 084	133, 021	147, 051	158, 810	161, 718	171, 777	209, 222	218, 202	245, 705	260, 582	2, 843, 082
Commercial Union.....	4, 823, 347	56, 524										1, 588, 251
Employers' Liability.....	278, 693	357, 747	385, 647	373, 555	362, 375	352, 964	342, 317	343, 388	372, 261	434, 009	442, 109	8, 944, 053
Glasgow and London.....	1, 619, 733	76, 858	9, 128									1, 364, 689
Guardian.....	2, 071, 295	294, 310	287, 175	290, 007	322, 355	313, 723	300, 025	320, 833	322, 218	385, 463	445, 698	5, 599, 538
Imperial.....	3, 636, 871	236, 617	186, 055	186, 812	200, 828	214, 030	235, 373	275, 460	293, 722	396, 499	159, 007	6, 085, 796
Lancashire.....	3, 466, 890	285, 929	259, 563	278, 705	275, 227	287, 045	307, 238	327, 886	329, 015	132, 030	6, 210, 844	4, 711, 471
Law Union and Rock Liverpool and London and Globe.....	4, 868, 807	312, 472	323, 872	353, 990	353, 041	352, 228	343, 981	349, 264	369, 966	399, 352	417, 774	8, 775, 428

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London and Lancashire	1,236,107	190,308	194,053	170,472	181,436	195,390	214,128	209,023	307,045	230,607	251,142	259,033	3,598,064
London Assurance.....	1,510,394	104,206	107,918	118,754	121,333	144,996	128,400	131,713	131,420	116,182	134,952	135,187	2,875,455
Manchester.....	149,376	121,229	118,940	190,076	171,201	186,969	195,416	198,857	219,727	223,674	220,291	191,860	2,187,706
National of Ireland.....	577,571	90,476	100,301	115,078	128,282	131,701	139,859	144,193	150,159	160,024	220,291	268,090	2,235,110
North British.....	6,377,041	380,393	383,663	336,615	392,021	462,927	431,033	431,314	450,855	448,853	505,336	569,743	11,230,017
Northern.....	2,489,608	170,128	179,523	151,571	181,064	192,080	197,622	224,111	258,008	266,345	326,194	360,500	1,999,765
Norwich Union.....	9,838,768	118,309	142,981	137,557	187,824	213,605	270,384	270,860	292,969	323,292	347,145	396,357	3,627,239
Phoenix of London.....	3,972,211	250,285	260,376	260,506	304,803	319,317	362,427	403,622	502,604	538,801	594,203	705,756	8,475,113
Queen.....	4,354,694												4,354,694
Royal.....	9,839,602	567,387	594,631	568,972	604,234	616,175	600,107	583,260	613,666	639,260	814,149	981,856	17,073,299
Scottish Commercial.....	343,421												343,421
Scottish Imperial.....	672,855												672,855
Scottish Union and													
National.....	807,919	137,817	134,593	119,941	144,043	172,975	169,962	170,765	185,417	209,101	336,909	311,874	2,951,316
Sun Insurance Office.....	37,131	93,909	127,404	164,509	175,496	181,179	175,809	177,679	178,670	178,670	222,504	247,225	1,781,496
Union Assurance Co.....	82,658	104,398	135,047	192,300	213,306	244,584	271,727	248,018	288,232	294,587	301,851	294,872	2,601,580
United Fire.....	183,862	173,044	187,094	156,450	18,027								718,477
58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,919	117,207,683	

## Foreign Companies.

Albia.....	2,928,268	139,084	143,836	138,191	137,268	141,215	103,847	107,998	175,643	176,236	190,952	209,001	4,711,539
Agric. of Watertown.....	1,079,157	61,923	51,385	43,930	35,188	33,229	4,058						1,309,100
American Fire.....													72,325
Andes.....	31,431												31,431
Connecticut.....	215,561	33,054	32,509	32,811	38,633	41,253	44,657	51,129	57,215	61,903	53,173	59,090	721,078
Hartford.....	2,351,998	144,483	138,504	144,480	156,537	157,980	162,970	178,307	185,804	207,015	230,284	223,802	4,282,164
Home, New Haven.....													
Home, New York.....													
Ins. Co. of North Amer-													
ica.....	75,827	54,885	66,321	82,919	94,007	101,243	103,108	114,245	122,925	141,451	167,107	181,620	1,305,758
Phoenix of Brooklyn.....	676,481	88,496	89,314	89,542	91,809	91,809	59,922	75,132	77,288	130,384	147,379	178,036	1,783,898
Phoenix of Hartford.....	175,850	211,876	238,319	192,951	197,867	155,162	149,928	127,584	119,606	124,755	126,704	139,791	1,900,453
Queen of America.....	42,800	271,081	279,214	275,504	282,281	286,057	282,753	290,364	302,828	312,525	415,541	500,755	3,584,703
82,277													
1,574,372	19,804,726												

## RECAPITULATION.

Canadian Companies.....	26,088,616	1,052,041	1,137,797	1,108,284	1,151,126	1,061,857	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,055,793	40,008,565
British Companies.....	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,919	117,207,683
Foreign Companies.....	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726
Grand Totals.....	92,006,787	6,512,327	6,793,595	6,711,369	6,943,382	7,075,850	7,157,661	7,350,131	7,910,492	8,331,948	9,650,348	10,577,084	177,020,974

\*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Law Union and Crown.

\*\*Formerly the Fire Insurance Association. ††Formerly the Law Union and Crown.





# ABSTRACT OF STATEMENTS

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## SESSIONAL PAPER No. 8

Nova Scotia Fire.....	65,224	79,293	108,465	137,949	168,651	-61,910	617,139
Ontario Fire.....	245,354	227,320	245,354	227,320	245,354	152,164	571,793
Ottawa Assurance.....	167,662	175,239	161,041	175,239	161,041	179,616	1,274,246
Ottawa Agricultural.....	*	*	*	*	*	-3,513	1,198,769
Pacific Coast Fire.....	30,294	46,965	53,571	64,802	99,441	361,919	194,861
Provincial.....	149,138	159,117	174,658	190,816	216,762	1,434,350	391,919
Quebec.....	124,079	126,742	119,631	126,742	119,631	229,960	4,596,840
Richmond and Drummond.....	38,629	102,893	94,212	306,684	331,161	307,855	307,855
Rimouski.....	214,941	247,625	332,250	306,684	331,161	199,770	1,943,429
Royal Canadian.....	73,801	71,871	71,871	71,871	71,871	1,055,404	1,055,404
Sovereign.....	418,823	452,573	501,766	399,752	374,895	490,488	490,488
Sovereign Fire.....	418,823	452,573	501,766	399,752	374,895	79,327	79,327
Stadacona.....	3,013,714	3,013,714	2,681,275	2,681,275	2,681,275	15,837,641	15,837,641
Victoria-Montreal.....	3,179,319	3,179,319	3,179,319	3,179,319	3,179,319	5,069,298	81,654,879
Western.....	3,013,714	3,013,714	2,681,275	2,681,275	2,681,275	5,069,298	81,654,879
<i>British.</i>							
Albion Fire Insurance Association.....	1,468,310	204,485	242,675	242,675	242,675	242,675	1,468,310
Alliance.....	1,831,868	374,880	395,116	395,116	395,116	3,802,754	3,802,754
Atlas.....	1,952,563	292,829	374,880	395,116	395,116	6,089,347	6,089,347
Caledonian.....	2,843,082	262,839	300,843	313,320	312,942	6,017,105	6,017,105
City of London.....	1,588,254	458,743	528,215	539,213	548,442	1,388,254	1,388,254
Commercial Union.....	8,944,055	458,743	528,215	539,213	548,442	843,850	843,850
Employers' Liability.....	364,689					17,744,030	17,744,030
General Accident Fire and Life.....						174,606	247,675
Gloucester and London.....	1,619,733	488,256	547,241	554,461	603,595	278,843	1,341,131
Guardian.....	5,599,538	292,829	374,880	395,116	395,116	1,619,733	1,619,733
Imperial.....	6,085,796	292,829	374,880	395,116	395,116	867,322	13,136,894
Lancashire.....	6,210,844	292,829	374,880	395,116	395,116	6,085,796	6,085,796
Law Union and Rock.....	207,296	83,194	117,898	123,828	125,833	6,210,844	6,210,844
Liverpool and London and Globe.....	8,775,428	684,482	957,611	1,086,199	1,139,347	212,746	1,873,040
London and Lancashire Fire.....	3,528,664	275,349	316,239	322,394	369,001	1,297,207	21,522,732
London Assurance.....	2,875,455	131,000	144,315	134,069	143,427	614,269	8,551,233
Manchester.....	2,187,726	197,750	114,838	114,838	114,838	252,008	4,867,532
						2,500,314	2,500,314

\*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association.  
 ††Not including \$124,272 reinsurance of risks of the Sovereign Insurance Company. \*\*Formerly the Law Union and Crown.

SUMMARY OF PREMIUMS received for Fire Insurance in Canada, by all Companies, for the years 1869 to 1913, inclusive—*Con.*

Companies.— <i>Con.</i>	Totals for 1869 to 1902.	PREMIUMS RECEIVED.											Totals for 1869 to 1913.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	
<i>British—Con.</i>													
National of Ireland	2,235,110	272,129	100,347										\$ 2,407,586
North British and Mercantile	11,230,017	569,180	648,079	680,717	697,011	736,274	793,670	789,309	796,033	839,615	940,875	961,355	19,682,135
Northern	4,999,765	383,105	446,894	470,404	487,221	572,670	568,123	546,028	565,700	564,135	636,980	718,000	10,962,465
Norwich Union	3,627,259	421,145	437,861	535,615	534,410	575,862	563,962	596,323	621,628	723,940	770,887	805,204	10,274,126
Palatine Insurance Co.											73,504	187,594	261,188
Phoenix of London	8,475,113	684,265	805,091	925,011	859,755	858,884	1,017,845	831,045	937,087	1,455,569	996,925	1,031,853	18,478,542
Provincial										18,525	29,382	29,811	77,718
Queen	4,354,694									1,193,833	1,267,798	1,291,623	4,354,694
Royal	17,073,299	973,773	1,107,031	1,236,570	1,157,449	1,225,488	1,323,042	1,187,394	1,221,855	213,466	322,085	406,218	30,249,125
Royal Exchange									3,700				945,469
Scottish Commercial	343,421												343,421
Scottish Imperial	672,855												672,855
Scottish Union and National	2,951,316	337,110	309,032	298,177	274,780	264,151	260,377	270,394	271,834	294,003	349,315	359,839	6,210,448
Sun Insurance Office	1,781,496	251,833	300,260	313,880	351,305	378,767	392,924	371,141	388,672	388,831	422,328	475,555	5,816,992
Union Assurance Society	2,661,580	361,905	484,296	539,750	459,000	461,509					438,649	494,145	5,900,834
United Fire	718,477												718,477
Yorkshire						137,823	185,210	207,105	237,582	259,976	273,337	334,766	1,635,489
	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,720,997	10,243,235	11,205,694	12,092,125	13,138,597	225,693,037
<i>Foreign.</i>													
Brisbane	4,711,539	212,034	236,078	255,163	234,767	239,572	282,900	243,822	288,999	268,627	299,480	321,364	7,544,345
Agricultural of Watertown	1,309,100												1,309,100
American Central	72,325										65,715	178,253	243,948
American Fire													72,325
American Insurance Co.										10,490			74,986
American Lloyd's									467				39,134
Andes	31,431												31,431
California Insurance Co.													40,117
Connecticut Fire	721,078	63,666	73,997	95,886	118,980	140,907	129,507	129,334	135,377	112,371	108,906	139,421	1,969,421
Continental									4,177	203,712	288,915	268,195	764,999

## SESSIONAL PAPER No. 8

Equitable Fire and Marine	19,804,726	1,767,832	2,144,941	2,680,032	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,642,420	6,038,984	7,508,052	61,633,801
Fidelity-Phoenix													
Fireman's Fund													
Firemen's Insurance Co.													
La Compagnie d'Ass. Générales													
German American													
Germania Fire													
Glens Falls													
Hartford Fire													
Home, New Haven													
Home Ins. Co.													
New York													
Insurance Co. of North America													
Insurance Co. of the State of Pa.													
Lumber Insurance Company													
National Fire													
National Union Fire													
Niagara Fire													
Northwestern National													
Phoenix of Brooklyn													
Phoenix of Hartford													
Providence Wash-ington													
Queen of America													
Rochester German													
Springfield Fire													
St. Paul Fire and Marine													
L'Union, Paris													
France													
Westchester Fire													

## RECAPITULATION.

Canadian	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,631,335	3,819,372	3,704,341	4,334,612	4,727,141	5,063,409	5,090,298	81,654,879
British Companies	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,730,997	10,243,235	11,205,694	12,092,125	13,138,597	225,693,037
Foreign Companies	19,804,726	1,767,832	2,144,941	2,680,032	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,642,420	6,038,984	7,508,052	61,633,801
Grand totals	177,020,974	11,384,762	13,169,882	14,285,671	14,687,963	16,114,475	17,027,275	17,049,464	18,725,531	20,575,255	23,194,518	25,745,947	368,981,717

8 GEORGE V, A. 1918

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies,  
for the Years 1869 to 1917, inclusive.

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Premiums received, 1917.	Totals from 1869 to 1917.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$
Acadia Fire.....	971,316	142,580	112,009	110,968	147,293	1,484,166
Anglo-American.....	3,185,085	204,229	152,045			3,541,359
Beaver Fire.....	None.	29,334	30,943	27,838	34,122	122,237
British America.....	12,240,485	489,750	506,735	679,118	694,763	14,510,851
British Colonial.....	46,411	198,129	64,722	87,887	116,122	513,271
British Northwestern.....	82,920	46,321	49,953	56,212	76,708	312,114
Canada Accident.....				5,546	33,530	39,076
Canada Agricultural.....	454,896					454,896
Canada Fire.....	881,333					881,333
Canada National.....	277,456	176,609	202,511	170,189	149,420	976,185
Canadian Fire.....	3,287,459	279,683	269,301	273,449	291,854	4,401,746
(a) Canadian Lumbermen's Insurance Exchange.....			3,782	190	4,577	8,539
Central Canada Manufacturers.....	269,368					269,368
Citizens'.....	2,856,961					2,856,961
Dominion.....	190,242					190,242
Dominion Fire.....	1,457,902	213,769	207,537	212,539	242,164	2,333,911
Dominion of Canada Guarantee and Accident.....			4,691	26,257	26,108	57,056
Eastern.....	894,194					894,194
Eastern Canada Manufacturers.....	72,143					72,143
Equity Fire.....	2,292,451	—15,609				2,276,842
Factories Insurance Co.....	585,511	284,286	142,623	111,797		1,124,217
Globe Indemnity Co.....					53,812	53,812
Hamilton Fire.....				41,186		41,186
Hudson Bay Insurance.....	461,326	87,868	90,052	130,169	161,733	931,148
Imperial Underwriters.....	56,512	95,355	97,070	96,958	108,167	454,062
Liverpool-Manitoba.....	756,730	419,495	266,296	233,550	271,886	1,947,957
(b) London Mutual Fire.....	9,019,566	325,657	466,924	397,458	371,353	10,780,958
Manitoba Assurance.....	1,294,513					1,294,513
Mercantile Fire.....	2,834,242	244,851	224,319	245,758	263,902	3,813,072
Montreal-Canada.....	2,003,889	131,265	88,871			2,224,025
Mount Royal.....	441,018	381,844	411,074	381,590	489,044	2,104,570
National Fire.....	284,026					284,026
North Empire Fire.....	283,477	93,410	111,108	80,436	84,385	652,816
North West Fire.....	199,228	125,711	139,875	125,923	125,782	716,519
Nova Scotia Fire.....	617,139					617,139
Occidental Fire.....	571,793	129,812	112,498	127,632	158,413	1,100,143
Ontario Fire.....	1,274,246					1,274,246
Ottawa Assurance.....	1,198,769					1,198,769
Ottawa Agricultural.....	194,861					194,861
Pacific Coast Fire.....	361,919	75,551	79,640	90,661	99,543	707,314
Provincial.....	1,434,350					1,434,350
Quebec.....	4,596,840	247,034	236,367	257,956	259,130	5,597,327
Richmond and Drummond.....	307,855					307,855
Rimouski.....	1,943,429					1,943,429
Royal Canadian.....	3,538,023					3,538,023
(c) Sovereign.....	1,055,404					1,055,404
Sovereign Fire.....	472,135					472,135
Stadacona.....	490,488					490,488
Victoria-Montreal.....	79,327					79,327
Western.....	15,837,641	409,719	488,130	846,619	519,022	18,191,131
	81,654,879	5,016,653	4,559,076	4,817,876	4,782,833	100,831,317

(a) Formerly the Lumbermen's Fire Indemnity Contract.

(b) Formerly the Agricultural Mutual.

(c) Formerly the Isolated Risk.

## SESSIONAL PAPER No. 8

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1917, inclusive—*Continued.*

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Premiums received, 1917.	Totals from 1869 to 1917.
<i>British Companies.</i>	\$	\$	\$	\$	\$	\$
(a) Albion Fire Insurance Association.....	1,468,310					1,468,310
Alliance.....	3,802,724	213,203	215,168	246,250	308,203	4,785,548
Atlas.....	6,089,347	526,216	515,974	495,108	516,936	8,743,581
British Crown.....					237,110	237,110
Caledonian.....	6,617,105	442,976	433,157	426,418	438,103	8,357,759
Century.....					86,448	86,448
City of London.....	1,588,254					1,588,254
Commercial Union.....	17,744,030	1,000,069	937,765	1,013,179	1,035,610	21,730,653
(b) Eagle, Star and British Dominions.....			96,456	90,277	118,285	305,018
Employers' Liability.....	882,454	308,402	346,005	420,791	524,988	2,482,640
General Accident, Fire and Life.....	1,341,131	267,203	289,315	329,492	368,845	2,595,986
(c) Glasgow and London.....	1,619,733					1,619,733
Guardian.....	13,136,894	958,195	970,601	989,086	1,171,115	17,225,891
Imperial.....	6,085,796					6,085,796
Lancashire.....	6,210,844					6,210,844
(d) Law Union and Rock.....	1,873,040	282,305	257,994	246,634	255,432	2,915,425
Liverpool and London and Globe.....	21,522,732	1,383,305	1,342,437	1,320,340	1,411,088	26,979,902
London Guarantee and Accident.....			1,198	54,534	251,602	307,334
London and Lancashire Fire London Assurance.....	8,351,233	691,561	703,503	716,846	792,042	11,455,185
Manchester.....	4,867,532	310,412	300,984	310,808	331,982	6,121,718
Marine Insurance Co.....	2,500,314					2,500,314
National of Ireland.....	None.	None.	None.	None.	None.	
North British and Mercantile.....	2,607,586					2,607,586
Northern.....	19,682,135	943,907	927,240	920,026	1,017,446	23,490,754
Norwich Union.....	10,962,465	736,047	770,010	761,895	856,224	14,086,641
Ocean Accident and Guarantee.....	10,274,126	770,642	735,400	787,656	824,798	13,392,622
Palatine Insurance Co.....			43,171	138,259	250,637	432,067
Phoenix, of London.....	261,188	239,666	247,025	276,444	297,403	1,321,726
Provincial.....	18,478,542	1,035,778	935,794	964,766	999,060	22,413,970
Queen.....	77,718	45,591	40,473	36,953	51,083	251,818
Royal Exchange.....	4,354,694					4,354,694
Royal Insurance Co.....	945,469	422,440	379,111	442,054	517,975	2,707,049
Scottish Commercial.....	30,249,125	1,450,549	1,429,655	1,471,655	1,618,161	36,219,145
Scottish Imperial.....	343,421					343,421
Scottish Union & National.....	672,855					672,855
Sun Insurance Office.....	6,210,448	350,475	372,392	403,579	414,709	7,751,603
Union Assurance Society.....	5,816,992	484,222	483,707	553,836	619,158	7,937,915
Union Insurance of Canton.....	5,900,834	480,991	474,056	494,239	546,921	7,897,041
United Fire.....					27,807	27,807
Yorkshire.....	718,477					718,477
	1,635,489	366,752	360,769	403,678	428,090	3,194,778
	225,693,037	13,710,907	13,609,360	14,294,803	16,317,311	283,625,418

(a) Formerly the Fire Insurance Association.

(b) Formerly the British Dominions General Insurance Company, Limited.

(c) Not including \$124,272 reinsurance of risks of the Sovereign Insurance Company.

(d) Formerly the Law Union and Crown.

8 GEORGE V, A. 1918

SUMMARY OF PREMIUMS received for Fire Insurance in Canada, by all Companies for the Years 1869 to 1917, inclusive—*Concluded.*

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Premiums received, 1917.	Totals from 1869 to 1917.
<i>Foreign Companies.</i>	\$	\$	\$	\$	\$	\$
Aetna.....	7,544,345	358,554	314,501	336,180	377,057	8,930,637
Agricultural of Watertown.....	1,309,100				10,587	1,319,687
Alliance Insurance.....					53,212	53,212
American Central.....	243,948	163,551	123,338	76,258	114,255	721,350
American Fire.....	72,325					72,325
American Insurance Co.....	74,986	62,518	62,633	46,993	61,379	308,509
American Lloyds.....	39,134	17,010	18,299	22,540	26,939	123,922
Andes.....	31,431					31,431
Automobile Insurance.....					None.	None.
California Insurance Co.....	40,117	37,410	37,130	40,090	47,945	202,692
Citizens' of Missouri.....					9,948	9,948
Columbia.....					None.	None.
Commercial Union of N.Y.....					7,505	7,505
Connecticut Fire.....	1,969,421	124,133	116,960	140,594	159,833	2,510,941
Continental.....	764,999	299,678	259,816	317,380	345,105	1,986,978
Equitable Fire and Marine.....	23,065	34,106	29,863	43,490	42,949	173,473
Fidelity-Phoenix.....	1,448,985	362,151	330,390	345,203	357,776	2,844,505
Fireman's Fund.....	117,102	117,918	111,074	127,870	158,153	632,117
Firemen's Insurance Co.....	131,622	89,562	70,360	74,768	83,992	450,302
General, of Paris.....	116,233	82,382	63,258	69,575	84,399	415,847
Germania Fire.....	85,957	66,668	27,419			180,044
Glens Falls.....	729	133,962	142,722	149,497	170,038	596,943
Globe and Rutgers.....		132,879	278,165	404,607	550,479	1,366,130
(a) Great American.....	2,225,395	470,652	370,849	347,801	436,935	3,851,632
Hartford Fire.....	11,356,291	1,012,780	899,129	1,012,399	1,009,343	15,289,942
Home, New Haven.....						
Home Ins. Co., New York.....	4,095,740	817,419	929,416	898,665	1,121,291	7,862,531
Insurance Co. of North America.....	4,898,944	441,420	430,767	431,406	521,955	6,724,492
Insurance Co. of the State of Pa.....	316,117	146,982	164,561	96,061	226,070	949,791
Lumber Insurance Co.....	844,827	100,581	6,555			951,963
Merchants Fire.....					6,680	6,680
Millers National.....			24,927	37,663	53,033	115,623
National-Ben Franklin.....		155,675	84,225	86,977	81,402	408,279
National Fire.....	1,685,795	637,386	494,643	500,106	502,240	3,820,167
National Union Fire.....	415,786	214,154	209,848	206,870	232,681	1,279,339
La Nationale.....		103,479	148,557	152,083	211,099	615,228
Niagara Fire.....	219,916	187,012	172,749	137,959	137,107	854,743
Northwestern National.....	39,484	142,584	134,649	129,435	188,705	634,857
Phoenix of Brooklyn.....	3,765,091					3,765,091
Phoenix of Paris.....			24,238	66,597	97,325	188,160
Phoenix of Hartford.....	4,659,584	402,016	368,014	365,244	418,856	6,213,714
Providence Washington.....	278,138	190,649	197,743	179,955	209,547	1,056,032
Queen, of America.....	9,878,024	607,874	604,103	614,935	646,043	12,350,979
Rochester German.....	365,253					365,253
St. Paul Fire and Marine.....	935,492	236,513	253,040	330,644	367,678	2,123,367
Springfield Fire.....	1,121,199	481,373	479,481	465,582	417,635	2,965,270
Stuyvesant.....				40,497	136,367	176,864
L'Union, Paris, France.....	326,858	187,704	186,233	193,428	217,366	1,111,589
Westchester Fire.....	192,368	152,863	136,742	181,816	245,477	909,266
	61,633,801	8,771,598	8,306,397	8,671,173	10,146,386	97,529,355

## RECAPITULATION.

Canadian Companies.....	81,654,879	5,016,653	4,559,076	4,817,876	4,782,833	100,831,317
British Companies.....	225,693,037	13,710,907	13,009,360	14,294,803	16,317,311	283,625,418
Foreign Companies.....	61,633,801	8,771,598	8,306,397	8,671,173	10,146,386	97,529,355
Grand Totals.....	368,981,717	27,499,158	26,474,833	27,783,852	31,246,530	481,986,090

(a) Formerly the German American Insurance.

SESSIONAL PAPER No. 8

## SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880, inclusive.

## LOSSES PAID.

	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
<i>Canadian Companies.</i>													
British America.....	49,538	61,636	83,669	89,828	117,970	92,340	125,435	106,989	115,015	73,553	101,804	81,100	1,098,943
Canada Agricultural.....						41,317	63,437	102,056	83,291				290,101
Canada Fire.....								32,688	134,715	78,517	102,582	120,719	472,221
Citizens'.....							62,632	108,608	309,010	69,599	71,197	58,074	736,720
Dominion.....										85,031	34,024	48,073	93,603
London Mutual Fire.....	42,317	61,078	55,048	50,165	47,273	45,047	50,423	64,166	68,358	10,676	67,599	75,998	723,603
National Fire.....								42,839	167,447	48,944	28,502		287,732
Ottawa Agricultural.....							280	14,362	52,743	40,779			108,104
Provincial.....	81,431	63,006	100,344	119,791	106,512	117,386	130,134	163,020	61,522				957,146
Quebec.....	28,990	152,076	17,582	60,630	57,006	27,840	61,658	105,753	37,747	15,304	19,511	28,807	613,504
Royal Canadian.....						157,672	322,405	332,977	590,179	55,147	54,597	63,473	1,546,430
Sovereign.....			2,132	10,074	20,249	37,210		66,201	59,998	65,351	58,777	88,941	453,479
Stadacona.....							54,854	243,016	286,070	189,755			773,695
Western.....	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	250,067	112,845	131,328	138,794	1,733,503
	276,116	453,414	414,379	510,409	487,649	602,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
<i>British Companies.</i>													
Commercial Union.....	38,223	45,035	85,262	88,407	31,765	30,467	65,287	55,723	430,405	74,117	129,827	103,516	1,167,734
Guardian.....	None.	1,300	3,923	22,910	77,839	34,465	24,275	11,930	442,575	22,081	40,661	23,038	705,617
Imperial.....	27,387	71,589	67,980	80,965	71,295	68,886	105,942	55,946	690,979	67,230	82,762	49,903	1,411,070
Lancashire.....	29,368	28,212	25,055	53,670	46,802	45,088	46,393	40,307	454,572	70,674	90,180	87,434	1,017,755
Liverpool and London and Globe.....	183,579	251,405	215,563	244,474	136,808	164,156	193,477	118,873	526,275	37,093	78,429	54,703	2,294,635
London and Lancashire.....								37,888	25,118			465	465
London Assurance.....	66,274	33,221	35,034	84,493	43,875	56,724	16,544	171,265	1,032,876	118,497	44,827	14,406	488,101
North British.....	47,829	115,967	140,757	119,605	110,114	157,391	220,039	171,265			168,880	119,851	2,543,711
North.....	6,069	2,781	22,709	60,949	67,722	35,269	44,184	34,865	505,441	51,251	46,434	42,169	920,382
Norwich Union.....												1,415	1,415
Phoenix of London.....	23,819	128,845	37,226	86,919	53,009	81,732	121,577	92,871	72,313	47,778	147,324	53,408	947,041
Queen.....	31,800	56,251	89,272	101,478	99,558	126,903	123,729	135,038	836,975	111,799	115,064	79,914	1,927,781
Royal.....	124,328	272,622	131,486	147,269	161,858	238,970	293,738	340,735	601,774	179,462	237,268	168,745	3,054,275
Scottish Commercial.....							9,977	39,048	14,247	37,401	46,339	29,617	177,329
Scottish Imperial.....	None.	17,134	18,127	45,029	60,811	60,035	33,830	33,769	24,755	33,491	47,545	26,239	400,765
	579,446	1,024,362	922,400	1,136,167	967,316	1,130,106	1,209,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076

\*Formerly the Agricultural Mutual.  
 †Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1880 inclusive—*Concluded.*

## LOSSES PAID.

	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
<i>Foreign Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Atina.....	82,299	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,762
Agricultural of Water- town.....		100	13,168	33,616	28,204					1,196	34,325	33,527	144,136
Andes.....			5,668										5,668
Hartford.....	29,198	35,726	76,681	86,795	16,647	39,719	65,394	21,048	167,200	47,221	55,215	31,688	671,922
Home.....	60,691						2,558	15,719	77,044	2,451	5,626	672	60,691
Phoenix of Brooklyn.....													104,070
	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259

## RECAPITULATION.

Canadian Companies.....	276,116	453,414	414,329	510,469	487,619	662,470	1,082,296	1,599,048	2,186,162	828,069	687,353	701,639	9,888,924
British Companies.....	579,416	1,024,362	922,400	1,136,167	967,316	1,130,106	1,299,612	1,168,858	5,718,305	890,571	1,275,540	855,423	16,948,076
Foreign Companies.....	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259
Grand Totals.....	1,027,720	1,624,837	1,549,199	1,909,975	1,682,154	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	2,145,198	1,666,578	29,276,269



## SESSIONAL PAPER No. B

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

	Totals for 1869 to 1880.	LOSSES PAID.											Totals for 1869 to 1891.
		1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
<i>Canadian Companies.</i>													
British America.....	1,098,043	128,805	80,711	82,480	92,961	105,210	135,950	131,933	139,784	125,029	138,318	147,957	2,408,145
Canada Agricultural.....	200,101												200,101
Canada Fire.....	472,221	152,074	73,838										698,123
Citizens.....	736,730	89,055	119,581	135,613	148,531	120,488	134,782	170,235	146,937	121,802	148,688	186,202	2,258,017
Dominion.....	93,673	54,585											148,255
Eastern.....										200	35,297	73,102	108,659
*London Mutual Fire.....	723,693	94,635	63,758	70,211	75,748	78,556	83,830	102,639	95,257	92,388	95,952	86,710	1,600,284
National.....	287,732												287,732
Ottawa Agricultural.....	108,164												108,164
Provincial.....	957,146												957,146
Quebec.....	613,504	392,445	42,338	49,056	34,829	39,300	46,033	61,254	57,976	68,762	50,499	75,094	1,531,147
Royal Canadian.....	1,546,450	142,440	103,328	117,806	161,489	114,684	152,313	126,196	134,896	115,583	110,347	155,102	2,980,634
*Sovereign.....	453,479	107,042	78,811	96,884									736,216
Stadrona.....	773,695												773,695
Western.....	1,732,503	175,619	174,478	208,380	249,179	138,891	186,456	172,064	175,598	154,988	156,994	216,507	3,742,657
<i>British Companies.</i>													
Atlas.....	9,888,934	1,336,758	733,843	700,430	762,737	507,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605
Caledonian.....				18,631	67,032	48,046	72,624	19,824	23,873	31,835	45,657	44,945	166,134
City of London.....					94,585	86,607	127,550	117,840	127,144	79,129	87,048	66,237	934,518
Commercial Union.....	1,167,734	203,594	238,110	254,744	237,611	186,827	227,179	206,844	145,737	176,702	151,640	207,527	3,404,249
Employers' Liability.....								11,838	30,892	28,567	37,012	42,430	150,729
Fire Insurance Associa- tion.....		7,453	75,508	96,797	88,231	88,437	93,807	117,097	89,472	57,397	61,930	67,426	843,615
Glasgow and London.....					109,669	104,043	144,330	216,999	219,775	209,489	163,100		1,167,345

\*Formerly the Agricultural.

†Formerly the Isolated Risk.



## SESSIONAL PAPER No. 8

Hartford.....	671,432	71,227	56,554	71,415	85,534	68,863	69,043	65,544	58,558	57,552	109,018	108,034	1,493,279
Home.....	60,691												60,691
Insurance Co. of North America.....											11,866	21,104	32,970
Phoenix of Brooklyn.....	104,070	3,100	3,710	14,795	17,500	25,116	28,736	91,693	26,034	32,558	27,297	46,323	490,932
Phoenix of Hartford.....											9,346	73,474	82,820
Queen of America.....												7,994	7,994
	2,439,259	163,661	162,699	167,127	191,998	186,923	223,800	304,159	228,909	228,922	300,916	411,801	5,010,234
RECAPITULATION.													
Canadian Companies.....	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,695
British Companies.....	16,948,016	1,669,405	1,708,441	1,992,671	2,290,588	1,865,175	2,338,104	2,335,034	2,094,463	1,968,537	2,229,556	2,553,162	40,083,277
Foreign Companies.....	2,439,259	163,661	162,699	167,127	191,998	186,923	223,800	304,159	228,909	228,922	300,916	411,801	5,010,234
Grand totals.....	29,276,209	3,169,824	2,664,996	2,920,228	3,245,323	2,679,287	3,301,388	3,403,514	3,073,822	2,876,211	3,266,567	3,905,697	63,783,116

8 GEORGE V, A. 1918

## SUMMARY OF Losses paid for Fire Insurance in Canada, by all Companies for the Years 1869 to 1902, inclusive.

	Totals for 1869 to 1891.	Losses Paid.											Totals for 1869 to 1902.
		1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	
<i>Canadian Companies.</i>													
Anglo-American.....	2,408,145	145,511	144,298	148,829	172,857	165,721	176,756	158,025	162,873	51,804	82,516	105,206	239,526
British America.....	290,101									217,077	209,468	160,072	4,272,612
Canada Agricultural.....	635,133												698,133
Canada Fire.....							13,605	30,451	19,540	77,916	66,747	50,542	267,861
Citizens.....	2,258,637	28,321	712										2,287,870
Dominion.....	148,255												148,255
Eastern.....	108,639	119,835	188,314	151,672	64,481								632,961
Equity Fire.....													93,031
London Mutual Fire.....	1,660,284	96,262	99,088	126,532	117,940	125,638	131,415	119,357	120,542	124,692	139,713	156,868	3,018,331
Mercantile.....		82,370	81,686	99,890	125,110	127,602	44,214	45,066	34,293	52,655	47,589	28,076	768,641
National Fire.....	287,732												287,732
Ottawa Fire.....										47,615	84,583	71,290	293,488
Ottawa Agricultural.....	108,164												108,164
Provincial.....	957,146												957,146
Quebec.....	1,531,147	81,974	71,592	63,311	55,727	66,734	101,507	49,279	104,916	94,128	66,516	32,798	2,317,629
Royal Canadian.....	2,980,634	8,206											2,988,940
Sovereign.....	736,216												736,216
Stadacona.....	773,695												773,695
Victoria-Montreal.....										51,741			59,878
Western.....	3,742,637	226,440	211,459	211,657	272,888	227,781	251,354	185,527	186,800	295,459	274,811	196,287	6,283,100
	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	865,214	27,433,310
<i>British Companies.</i>													
Albion Fire Ins. Ass.....	843,615	90,724	82,427										1,016,766
Alliance.....		115,399	177,963	162,232	124,330	106,319	94,831	118,921	106,732	242,278	150,163	22,399	1,421,367
Atlas.....	166,134	53,611	76,220	65,669	71,814	77,705	85,491	140,729	107,556	149,933	147,032	141,318	1,283,212
Caledonian.....	578,162	59,888	97,500	102,019	93,696	99,723	101,706	95,913	144,835	281,437	215,475	101,992	1,972,456
City of London.....	934,518	42,937											977,455
Commercial Union.....	3,404,249	289,795	253,659	241,680	298,272	224,423	255,943	276,668	287,269	300,438	281,721	153,784	6,297,901
Employers' Liability.....		150,729	53,423										255,801
Gluegow and London.....	1,167,345												1,167,345
Guardian.....	1,727,445	193,029	172,147	217,304	218,756	188,995	240,995	170,135	216,100	334,694	324,933	198,438	4,202,971
Imperial.....	2,538,997	93,039	161,072	106,669	109,890	104,225	121,872	118,173	199,057	307,418	216,795	104,145	4,181,342
Lancashire.....	2,453,631	173,992	196,318	157,654	223,166	165,504	205,372	153,435	243,329	293,934	206,042	20,273	4,492,270

## SESSIONAL PAPER No. 8

Law Union and Rock- Liverpool and London and Globe. London and Lancashire. London Assurance. Manchester National of Ireland. North British. North Norwich Union. Phoenix of London. Phoenix Queens Royal Scottish Commercial Scottish Imperial Scottish Union and National Sun Insurance Office Sun Assurance Soc'y. United Fire.	3,647,633 606,200 91,475 54,225 391,228 4,636,355 2,078,967 521,276 2,302,618 3,325,321 6,495,567 483,408 352,265 34,400 79,965	202,829 106,277 47,823 79,510 61,713 240,402 101,738 121,612 135,335 165,067 361,616 177,320 483,408 94,038 7,717 47,227 153,670	281,337 95,406 75,476 100,602 148,745 63,741 336,358 121,612 114,258 165,067 440,332 483,408 109,741 7,717 91,849 165,277	215,783 78,758 75,476 148,745 63,741 225,261 113,892 156,392 131,346 162,357 402,605 483,408 81,758 88,469 117,321 121,534	249,608 162,376 109,385 155,536 71,814 240,028 132,853 156,392 149,890 389,995 439,127 483,408 124,046 116,304 127,577 28,994	204,133 89,008 62,386 107,167 77,765 209,793 132,853 110,389 172,332 138,331 389,995 483,408 96,187 103,069 143,141 28,994	259,826 226,556 100,147 149,540 85,491 332,504 332,504 110,389 196,340 103,552 377,278 483,408 114,408 150,728 118,861 28,994	290,406 106,307 177,269 142,863 140,729 107,556 332,504 158,868 171,350 318,356 416,076 483,408 133,118 144,113 188,401 28,994	34,025 301,809 195,108 321,271 321,271 128,980 354,205 197,078 283,017 396,234 497,403 204,334 160,533 281,280 28,994	41,905 343,103 135,574 113,541 274,759 128,980 354,205 197,078 283,017 396,455 485,718 11,071,294 110,597 95,030 105,155 28,994	13,048 187,846 114,700 43,430 73,324 120,683 1,479,300 7,166,547 100,884 242,672 305,377 11,071,294 110,597 95,030 105,155 28,994	92,000 6,383,410 2,051,952 1,905,332 1,664,241 1,790,300 3,629,880 2,317,655 4,833,362 3,325,321 11,071,294 483,408 1,599,301 1,204,784 1,714,466 540,440	
Foreign Companies.													
Extra- Agricultural of Water- town. American Fire. Andes Connecticut Fire. Hartford Home, New Haven. Home, New York Ins. Co. of N. America Phoenix of Brooklyn. Phoenix of Hartford. Queen of America.	2,184,433 629,558 5,668 91,889 1,493,279 60,691 32,970 420,032 82,820 7,994	105,379 47,990 43,037 20,198 97,167 72,716 43,132 73,280 169,316 191,150	91,254 43,037 55,666 20,198 97,167 72,716 43,132 73,280 169,316 191,150	77,816 55,666 43,230 13,619 94,407 118,373 58,703 62,696 145,013 184,831	107,468 43,230 107,468 29,468 94,407 118,373 58,703 62,696 145,013 184,831	67,243 36,993 2,104 21,491 80,304 99,292 68,471 56,806 113,092 169,841	110,165 2,104 33,303 33,503 99,292 118,373 86,638 35,176 120,858 169,841	106,455 5,207 38,774 111,647 263,300 111,647 77,244 46,399 106,457 185,612	206,451 36,703 44,552 263,300 147,172 178,154 90,833 68,308 80,225 267,054	141,995 25,070 31,879 147,172 283,300 110,442 97,017 54,700 80,225 21,105	78,116 857,278 60,890 27,090 70,822 69,794 60,635 1,126,064 47,177 213,140	3,460,489 857,278 60,890 27,090 70,822 69,794 60,635 1,126,064 47,177 213,140	
5,010,234	706,902	492,631	784,410	613,941	648,275	639,690	677,725	1,245,975	35,905	562,588	13,217,835		

## RECAPITULATION.

Canadian Companies.....	18,680,605	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,009,899	865,214	27,433,310
British Companies.....	40,083,277	2,878,149	3,496,112	3,094,801	3,402,337	2,845,904	3,334,667	3,557,122	3,897,212	3,889,192	2,724,447
Foreign Companies.....	5,019,234	706,902	750,429	692,631	784,410	613,941	648,275	639,660	677,725	875,805	562,888
Grand totals.....	63,783,116	4,377,270	5,032,640	4,589,363	4,993,750	4,173,501	4,791,833	4,784,487	5,182,038	4,152,280	20,339,568

\*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. §Formerly the Law Union and Crown.

†Formerly the Agricultural Mutual. ††Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. ‡‡Formerly the Law Union and Crown.

8 GEORGE V, A. 1918

SUMMARY of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1913, inclusive.

Companies.	Totals for 1869 to 1902.	1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	Totals from 1869 to 1913.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Canadian. Acadia Fire.....	239,326	103,612	311,345	6,463	18,307	27,231	32,540	62,589	105,901	79,316	87,678	80,084	501,149
Anglo-American....				143,737	137,123	166,581	237,662	144,540	135,503	160,622	121,044	131,646	2,062,941
Beaver Fire.....												None.	None.
British America....	4,272,612	208,212	529,763	242,700	266,930	276,614	330,845	237,212	230,934	235,565	221,617	258,474	7,305,476
British Colonial....											911	11,000	
British Northwest- ern .....													
Canada Agricultural .....	290,101										4,931	19,619	24,550
Canada Fire.....	698,133												290,101
Canada National....													698,133
Canadian Fire.....	267,861	102,613	156,040	76,536	102,785	87,804	157,805	117,063	109,007	92,305	91,814	132,072	76,620
Central Canada... Manufacturers....													1,495,765
Citizens.....	2,287,870					3,591	16,092	16,991	15,976	39,390	42,783	62,591	197,414
Dominion .....	148,255												2,287,870
Dominion Fire....													148,255
Eastern.....	632,961					20,193	144,328	98,804	123,844	155,292	146,348	180,416	809,225
Eastern Canada Manufacturers....													632,961
Equity Fire.....	93,631	83,668	142,503	95,812	92,326	118,144	138,226	99,066	189,774	117,141	117,848	130,866	51,873
Factories Insurance Co.....													1,437,805
Hudson Bay Insur- ance Co.....													
Imperial Underwri- ters.....									65,053	91,183	145,698	47,802	352,736
Liverpool Manitoba London Mutual Fire.....								12,387		57,663	71,721	95,638	237,409
Manitoba Assurance Co.....	3,018,331	222,565	331,429	258,976	254,564	223,329	281,161	229,144	176,686	219,933	221,185	294,777	5,732,080
Mercantile Fire....	768,641	41,137		35,031	53,808	63,899	90,036	75,395	132,113	198,472			648,752
Montreal - Canada Fire.....			112,271	27,283	26,928	50,468	82,014	80,080	139,631	101,537	91,329	98,523	1,619,892
Mount Royal.....			87,819	116,652	195,434	192,313	183,170	129,411	102,106	130,886	91,617	94,401	1,323,269
National Fire....	287,732										93,464	124,265	317,729
North Empire Fire													287,732
North West Fire..								643	8,943	28,296	26,703	49,912	114,497
Ova Scotia Fire....											45,871	46,201	92,072
				7,998	10,770	16,543	18,736	30,279	68,108	57,150	88,670	83,523	377,777

## SESSIONAL PAPER No. 8

Occidental Fire Ontario Fire...	25,209	38,499	32,610	59,259	84,090	239,067
Ottawa Assurance Co.	112,474	151,455	167,882	111,762	53,507	851,105
Ottawa Agricultural Pacific Coast Fire...	184,594	93,823	104,826	86,738	188,564	203,498
Provincial...	19,221	25,225	43,327	29,892	13,794	108,164
Quebec Fire...	39,005	28,119	23,929	29,892	13,794	108,164
Richmond	39,692	48,316	113,422	87,993	94,190	3,206,542
Drummond	36,144	78,847	72,247	64,381	256,303	256,303
Rimouski	119,538	148,366	190,191	234,086	1,303,199	1,303,199
Royal Canadian...	4,774	48,316	72,247	64,381	2,988,950	2,988,950
Sovereign	119,538	148,366	190,191	234,086	736,216	736,216
Sovereign Fire...	27,949	67,616	45,596	27,389	315,189	315,189
Stratford...	514	514	514	514	773,695	773,695
Victoria-Montreal...	259,953	319,514	187,788	197,885	59,878	59,878
Western...	257,221	319,514	187,788	197,885	9,148,018	9,148,018
27,433,320	1,209,678	2,561,475	1,399,065	1,602,131	51,601,993	51,601,993
<i>British.</i>						
Falloon Fire Insur- ance Association...	1,016,766	1,016,766	1,016,766	1,016,766	1,016,766	1,016,766
Alliance	1,421,507	114,640	556,239	87,464	2,815,563	2,815,563
Atlas	1,283,212	141,022	488,703	227,883	4,308,753	4,308,753
Calcuttian	1,972,456	132,790	368,008	158,152	4,153,441	4,153,441
City of London...	977,455	261,278	559,371	223,062	977,455	977,455
Commercial Union...	6,267,901	261,278	559,371	223,062	10,882,876	10,882,876
Employers' Liabil- ity...	255,801	255,801	255,801	255,801	255,801	255,801
General Accident, Fire and Life...	1,667,345	1,667,345	1,667,345	1,667,345	1,667,345	1,667,345
Glasgow and Lon- don...	4,202,971	285,762	446,445	284,460	8,697,379	8,697,379
Guardian...	4,181,342	285,762	446,445	284,460	4,181,342	4,181,342
Imperial	4,492,270	285,762	446,445	284,460	4,492,270	4,492,270
Lancashire	92,603	58,317	117,666	26,826	967,010	967,010
Law Union and Rock...	6,383,410	273,920	813,101	430,892	13,583,544	13,583,544
Liverpool and Lon- don and Globe...	2,051,952	148,788	422,906	131,844	4,769,018	4,769,018
London and Lanza- ro Fire...	1,605,332	78,041	168,649	54,203	2,857,230	2,857,230
London Assurance...	1,604,241	102,400	147,537	48,502	1,914,238	1,914,238
Manchester	1,479,390	156,895	70,552	26,826	1,706,837	1,706,837
National of Ireland, North British and Mercantile...	7,906,547	316,374	741,146	282,439	12,946,482	12,946,482

•••Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. \*\*Formerly the Law Union and Crown.

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SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the years 1869 to 1913 inclusive—*Concluded.*

Companies.	Totals for 1869 to 1902.	LOSSES PAID.										Totals from 1869 to 1913.	
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.		1913.
<i>British.</i>		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Northern.....	3,629,880	261,952	555,909	219,090	213,028	340,211	420,626	302,022	289,706	260,730	309,375	376,852	7,180,041
Norwich Union.....	2,317,655	224,899	434,874	234,299	247,127	259,774	306,908	246,368	321,783	362,261	408,652	469,707	5,914,277
Palatine Insurance Co.....													80,428
Phoenix of London.....	4,833,262	307,293	613,373	319,759	357,723	396,419	579,278	404,100	499,451	532,836	3,706	76,722	10,011,738
Provincial.....									None.	1,702	2,945	22,501	27,143
Queen.....	3,325,321												3,325,321
Royal.....	11,071,294	497,345	1,379,588	490,421	554,056	706,500	703,270	603,094	686,345	600,006	777,085	680,494	18,810,068
Royal Exchange.....									87	66,393	146,305	155,549	308,334
Scottish Commer- cial.....													177,329
Scottish Imperial.....	483,408												483,408
Scottish Union and National.....	1,599,301	172,467	536,790	96,903	85,357	92,755	172,127	112,359	105,622	151,713	131,473	179,703	3,436,826
San Insurance Office.....	1,204,784	131,057	326,955	150,869	168,456	218,611	202,924	210,584	204,228	235,175	233,253	274,451	3,561,347
Union Assurance Society.....	1,714,466	138,454	405,201	215,550	271,233	272,661					214,905	253,792	3,486,292
United Fire.....	549,440					58,049	70,992	105,338	119,820	138,374	134,975	223,761	549,440
Yorkshire.....													851,309
	79,083,641	2,893,761	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,488,726	6,181,888	6,319,064	6,939,451	140,758,700
<i>Foreign.</i>													
Etna.....													4,822,052
Agricultural of Watertown.....	3,469,489	116,992	262,709	95,265	76,725	82,165	88,935	90,213	122,707	140,342	118,492	158,018	857,278
American Central.....	857,278										12,066	54,993	67,059
American Fire.....	60,980												66,980
American Insurance Co.....													23,999
American Lloyd's.....									None.	457	1,314	12,654	14,425
Andes.....	5,068												5,068
California Insur- ance Co.....													5,970
Connecticut Fire.....	418,691	48,497	112,941	18,730	30,564	69,302	85,954	77,735	52,519	76,672	52,524	79,944	1,124,073
Continental.....									None.	56,862	214,388	182,028	453,278
Equitable Fire and Marine.....													4,998
Fidelity-Phoenix.....									134,484	180,097	251,084	267,639	833,304



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Fireman's Fund.....	21,165	11,879	33,044
Firemen's Insurance Co.....	4,362	30,680	35,042
La Compagnie d'Assurances Generales.....	None.	48,179	48,179
German-American Fire.....	228,011	254,071	1,116,371
Glen Falls.....	11,079	56,072	67,751
Hartford Fire.....	442,708	None.	None.
Home, New Haven.....	504,325	294,924	6,208,287
Home Ins. Co., New York.....	300,900	411,631	60,691
Insurance Co. of North America.....	174,798	188,558	2,210,752
Insur. Co. of the State of Pa.....	202,549	199,962	2,898,461
Lumber Insurance Company.....	89,689	148,491	145,731
National Fire Union.....	15,832	135,614	644,878
National Fire Insur. Co. of New York.....	1,105	261,644	972,533
Niagara Fire.....	17,610	95,778	246,331
Northwestern National.....	34,381	36,198	70,579
Phoenix of Brooklyn.....	2,858	18,441	21,299
Phoenix of Hartford.....	136,363	2,154,363	2,154,363
Providence-Washington.....	85,899	184,187	2,721,309
Queen of America.....	310,093	337,525	120,004
Rochester German-Springfield Fire.....	28,014	37,385	5,790,801
St. Paul Fire and Marine.....	34,760	63,647	198,089
L'Union, Paris.....	39,092	84,569	519,209
Westchester Fire.....	41,543	72,335	451,980
		9,427	153,734
		12,501	83,873
	1,673,731	2,235,881	3,083,756
	1,847,504	2,259,017	4,043,757
	1,569,607	2,235,881	35,257,966
	1,152,916	1,847,504	
	906,748	1,569,607	
	2,305,140	857,274	
	1,126,664	81,713	
	241,826	97,903	
	144,197	78,693	
	76,268	108,411	
	81,713	185,351	
	241,826	176,132	
	97,903	84,448	
	108,411	136,363	
	185,351	148,491	
	15,832	164,240	
	1,105	135,614	
	17,610	95,778	
	34,381	36,198	
	2,858	18,441	
	136,363	2,154,363	
	85,899	184,187	
	310,093	337,525	
	28,014	37,385	
	34,760	63,647	
	39,092	84,569	
	41,543	72,335	
		9,427	
		12,501	
		1,673,731	
		1,847,504	
		1,569,607	
		1,152,916	
		906,748	
		2,305,140	
		81,713	
		97,903	
		78,693	
		108,411	
		185,351	
		176,132	
		84,448	
		136,363	
		148,491	
		164,240	
		135,614	
		110,581	
		99,625	
		88,084	
		394,398	
		133,143	
		36,198	
		18,441	
		2,858	
		2,154,363	
		21,299	
		2,721,309	
		154,860	
		211,347	
		211,347	
		25,209	
		315,079	
		337,525	
		337,012	
		57,385	
		63,647	
		84,952	
		116,147	
		219,703	
		108,400	
		451,980	
		102,978	
		153,734	
		83,873	
		71,312	
		2,235,881	
		2,259,017	
		2,235,881	
		4,043,757	
		3,083,756	
		35,257,966	

### RECAPITULATION.

27,423,390	1,290,678	2,561,475	1,399,065	1,602,131	1,801,449	2,055,257	2,123,508	2,544,650	2,519,179	2,731,761	3,020,551
79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,488,726	6,181,888	6,319,064	6,939,451
United States and other	13,217,635	857,274	2,365,140	966,748	1,152,916	1,509,607	1,673,731	2,259,017	2,235,881	3,068,756	3,257,966
Canadian, British, and other	120,339,596	5,870,716	14,099,524	6,000,519	6,554,291	8,445,041	10,279,455	8,646,826	10,936,948	12,119,581	14,003,759

8 GEORGE V, A. 1913

## SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1917, inclusive.

	Totals from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Losses Paid, 1917.	Totals from 1869 to 1917.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$
Acadia Fire.....	501,149	88,906	93,607	83,954	54,685	822,301
Anglo-American.....	2,092,941	122,659	117,243	.....	.....	2,332,843
Beaver Fire.....	None.	446	1,548	8,651	6,134	16,779
British America.....	7,305,478	296,306	284,693	307,959	308,856	8,503,384
British Colonial.....	11,911	26,494	77,723	77,235	76,231	269,594
British Northwestern.....	24,550	38,832	32,622	25,899	25,120	147,023
Canada Accident.....	.....	.....	.....	5,133	15,487	20,620
Canada Agricultural.....	290,101	.....	.....	.....	.....	290,101
Canada Fire.....	698,133	.....	.....	.....	.....	698,133
Canada National.....	76,620	79,174	86,858	118,220	60,239	421,111
Canadian Fire.....	1,493,705	121,913	112,465	98,389	102,873	1,929,345
(a) Canadian Lumbermen's Insurance Exchange.....	.....	.....	None.	None.	None.	None.
Central Canada Manufacturers.....	197,414	.....	.....	.....	.....	197,414
Citizens'.....	2,287,870	.....	.....	.....	.....	2,287,870
Dominion.....	148,255	.....	.....	.....	.....	148,255
Dominion Fire.....	869,225	156,371	143,303	108,593	144,222	1,421,714
Dominion of Canada Guarantee and Accident.....	.....	.....	188	6,304	11,796	18,288
Eastern.....	632,961	.....	.....	.....	.....	632,961
Eastern Canada Manufacturers.....	51,873	.....	.....	.....	.....	51,873
Equity Fire.....	1,437,805	87,921	.....	.....	.....	1,525,726
Factories Insurance Co.....	352,736	149,852	133,933	76,385	.....	712,906
Globe Indemnity.....	.....	.....	.....	.....	16,937	16,937
Hamilton Fire.....	.....	.....	.....	22,588	.....	22,588
Hudson Bay Insurance Co.....	237,409	49,340	65,151	85,471	88,780	526,151
Imperial Underwriters.....	15,387	41,357	64,379	46,762	32,112	199,997
Liverpool-Manitoba.....	444,406	250,558	131,870	140,282	103,416	1,070,532
(b) London Mutual Fire.....	5,732,080	399,399	281,380	279,365	193,848	6,886,072
Manitoba Assurance Co.....	648,754	.....	.....	.....	.....	648,754
Mercantile Fire.....	1,619,892	171,603	135,375	148,499	108,324	2,183,693
Montreal-Canada Fire.....	1,323,209	95,710	89,385	.....	.....	1,508,304
Mount Royal.....	217,729	152,047	161,653	182,855	240,022	954,306
National Fire.....	287,732	.....	.....	.....	.....	287,732
North Empire Fire.....	114,497	63,427	57,905	103,303	60,462	399,594
North West Fire.....	92,072	69,258	84,093	94,041	84,169	423,633
Nova Scotia Fire.....	377,777	.....	.....	.....	.....	377,777
Occidental Fire.....	239,667	82,232	68,673	54,518	81,812	526,902
Ontario Fire.....	851,105	.....	.....	.....	.....	851,105
Ottawa Assurance Co.....	866,253	.....	.....	.....	.....	866,253
Ottawa Agricultural.....	108,164	.....	.....	.....	.....	108,164
Pacific Coast Fire.....	147,887	39,837	32,478	29,815	46,582	296,599
Provincial.....	957,146	.....	.....	.....	.....	957,146
Quebec Fire.....	3,206,542	122,865	84,121	152,070	151,459	3,716,997
Richmond and Drummond.....	256,393	.....	.....	.....	.....	256,393
Rimouski.....	1,363,199	.....	.....	.....	.....	1,363,199
Royal Canadian.....	2,988,940	.....	.....	.....	.....	2,988,940
(c) Sovereign.....	736,216	.....	.....	.....	.....	736,216
Sovereign Fire.....	315,189	.....	.....	.....	.....	315,189
Stadacona.....	773,695	.....	.....	.....	.....	773,695
Victoria-Montreal.....	59,878	.....	.....	.....	.....	59,878
Western.....	9,148,038	265,767	285,221	339,287	363,259	10,401,572
	51,601,983	2,972,304	2,625,869	2,595,578	2,376,825	62,172,559

(a) Formerly the Lumbermen's Fire Indemnity Contract.

(b) Formerly Agricultural Mutual.

(c) Formerly the Isolated Risk.

## SESSIONAL PAPER No. 8

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1917, inclusive—*Continued.*

	Totals from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Losses Paid, 1917.	Totals from 1869 to 1917.
<i>British Companies.</i>	\$	\$	\$	\$	\$	\$
(a) Albion Fire Ins. Asso...	1,016,766					1,016,766
Alliance.....	2,815,563	144,836	90,381	114,759	128,786	3,294,325
Atlas.....	4,208,755	328,301	310,587	337,971	291,227	5,476,841
British Crown.....					155,243	155,243
Caledonian.....	4,153,441	274,450	237,083	290,004	205,501	5,160,479
Century.....					54,337	54,337
City of London.....	977,455					977,455
Commercial Union.....	10,882,826	470,222	471,565	639,752	487,239	12,951,604
(b) Eagle, Star and British Dominions.....			57,898	62,429	71,789	192,116
Employers' Liability.....	445,068	153,515	189,959	189,871	215,791	1,194,204
General Accident, Fire and Life.....	712,786	111,152	126,881	154,823	109,764	1,305,406
Glasgow and London.....	1,167,345					1,167,345
Guardian.....	8,697,379	558,248	482,686	583,909	600,081	10,927,303
Imperial.....	4,181,342					4,181,342
Lancashire.....	4,492,270					4,492,270
(c) Law Union and Rock.....	967,010	137,003	182,822	131,146	144,385	1,562,366
Liverpool and London and Globe.....	13,583,544	902,101	710,324	718,868	665,949	16,580,986
London Guarantee and Ac- cident.....			None.	11,956	84,980	96,936
London and Lancashire Fire	4,769,018	391,200	333,860	356,933	408,719	6,259,730
London Assurance.....	2,857,239	128,502	139,186	131,239	156,250	3,412,416
Manchester.....	1,914,238					1,914,238
Marine Insurance Co.....	None.	None.	None.	None.	None.	
National of Ireland.....	1,706,837					1,706,837
North British and Mercan- tile.....	12,946,482	595,746	495,777	497,670	380,690	14,916,365
Northern.....	7,180,041	469,372	385,857	571,654	497,231	9,104,155
Norwich Union.....	5,914,277	470,923	391,006	431,288	478,521	7,686,015
Ocean Accident and Guar- antee.....			9,383	65,087	116,695	191,165
Palatine Insurance Co.....	80,428	155,132	112,917	199,057	145,755	693,289
Phoenix of London.....	10,011,738	579,207	380,895	430,961	539,583	11,952,084
Provincial.....	27,148	38,618	19,781	18,029	73,748	177,324
Queen.....	3,325,321					3,325,321
Royal Exchange.....	368,334	162,218	172,056	202,859	300,080	1,205,547
Royal Insurance Co.....	18,810,098	801,985	695,908	739,389	813,313	21,860,693
Scottish Commercial.....	177,329					177,329
Scottish Imperial.....	483,408					483,408
Scottish Union and National	3,436,826	150,484	160,164	203,345	256,484	4,207,303
Sun Insurance Office.....	3,561,347	268,367	267,578	305,232	315,360	4,717,884
Union Assurance Society.....	3,486,292	261,400	244,608	324,375	283,847	4,600,582
Union of Canton.....					None.	None.
United Fire.....	549,440					549,440
Yorkshire.....	851,309	243,438	210,298	208,857	286,942	1,800,844
	140,758,700	7,796,480	6,889,360	7,926,463	8,358,290	171,729,293

(a) Formerly the Fire Insurance Association.  
(c) Formerly the Law Union and Crown.

(b) Formerly the British Dominions General.

8 GEORGE V, A. 1918

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1917, inclusive—*Concluded*.

	Totals from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Losses Paid, 1917.	Totals from 1869 to 1917.
<i>Foreign Companies.</i>	\$	\$	\$	\$	\$	\$
Aetna	4,822,052	157,403	218,329	154,964	200,303	5,553,051
Agricultural of Watertown..	857,278				1,169	858,447
Alliance Insurance..					34,111	34,111
American Central..	67,059	116,411	53,203	51,021	34,015	321,709
American Fire..	66,980					66,980
American Insurance Co..	23,999	31,001	22,104	9,745	20,612	107,461
American Lloyds..	14,425	547	1,577	5,162	104,643	126,354
Andes	5,668					5,668
Automobile..					None.	None.
California Insurance Co..	6,761	18,454	16,940	22,724	10,724	75,603
Citizens' of Missouri..					700	700
Columbia..					None.	None.
Commercial Union of N.Y.					972	972
Connecticut Fire..	1,124,073	45,620	61,620	75,504	70,711	1,377,523
Continental..	453,278	186,403	134,112	138,224	259,116	1,171,223
Equitable Fire and Marine..	4,998	23,237	13,775	21,224	22,489	85,723
Fidelity-Phenix	833,304	167,322	196,909	170,811	239,408	1,607,805
Fireman's Fund..	33,044	70,200	53,843	50,481	77,606	285,174
Firemen's Insurance Co..	35,042	31,934	27,968	29,729	32,215	176,888
General, of Paris..	48,179	57,609	43,508	70,785	48,616	268,697
Germania Fire..	67,751	39,899	37,468			145,118
Glens Falls..	None.	50,315	64,409	93,811	80,528	289,063
Globe and Rutgers..		33,280	102,908	231,851	251,550	619,580
(a)Great American..	1,116,371	282,743	214,572	218,112	245,174	2,076,972
Hartford Fire..	6,208,287	497,045	461,245	444,513	493,217	8,104,307
Home, New Haven..	60,691					60,691
Home Insurance Co., New York	2,210,752	419,937	459,169	428,152	560,974	4,078,984
Insurance Co. of North America	2,898,461	221,792	248,106	197,638	285,303	3,851,300
Insurance Co. of the State of Pa.	145,731	104,580	73,492	61,158	138,139	523,100
Lumber Insurance Co..	644,878	81,919	1,640			728,437
Merchants' Fire			5,992	13,682	1,517	1,517
Millers National..			63,784	38,586	46,934	66,608
National-Ben Franklin..		24,377	462,862	251,861	47,282	174,029
National Fire..	972,533	334,060	462,862	251,861	292,667	2,313,983
National Union Fire..	246,531	128,504	109,073	130,583	152,877	767,568
La Nationale Compagnie d'Ass.		10,092	68,357	86,606	117,523	282,578
Niagara Fire..	70,579	84,046	83,073	100,770	74,328	412,892
Northwestern National	21,299	65,300	78,625	59,404	98,856	323,484
Phenix of Brooklyn..	2,154,363		4,343	31,061	37,592	2,154,363
Phenix, of Paris..		237,983	190,790	193,557	186,850	72,996
Phenix of Hartford..	2,721,309	125,910	130,804	119,694	106,445	3,530,489
Providence Washington	120,004	357,208	321,095	334,706	340,329	602,857
Queen, of America..	5,799,801					7,153,139
Rochester German..	193,689					193,689
St. Paul Fire and Marine..	451,980	101,116	122,113	203,285	239,822	1,118,316
Springfield Fire and Marine	519,209	277,903	287,942	306,783	266,376	1,658,213
Stuyvesant				39,388	150,349	189,737
L'Union, Paris, France..	153,734	104,669	118,084	121,039	128,666	626,192
Westchester Fire..	83,873	89,591	92,835	85,402	123,279	474,980
	35,257,966	4,578,500	4,646,720	4,592,022	5,643,987	54,719,195

## RECAPITULATION.

Canadian Companies..	51,601,983	2,972,304	2,625,899	2,595,578	2,376,825	62,172,559
British Companies..	140,758,700	7,796,480	6,889,360	7,926,463	8,358,290	171,729,293
Foreign Companies	35,257,966	4,578,500	4,646,720	4,592,022	5,643,987	54,719,195
	227,618,649	15,347,284	14,161,949	15,114,063	16,379,102	288,621,047

(a) Formerly the German American Insurance Company.

## SESSIONAL PAPER No. 8

## SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1917, inclusive.

Year.	Net Cash Premiums Received.	Amount. of Policies taken during the year.	Amount. of Risks at Date of Statement.	Losses Paid.
<i>Canadian Companies.</i>	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,153	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	702,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	159,070,634	750,448
1889.....	1,173,948	122,965,987	158,833,612	678,752
1890.....	1,249,884	135,145,294	178,691,762	736,095
1891.....	1,278,736	135,943,674	177,785,359	940,734
1892.....	1,052,041	112,566,165	148,557,131	792,219
1893.....	1,137,797	123,785,683	154,614,280	797,149
1894.....	1,103,294	121,562,165	150,241,967	801,871
1895.....	1,151,126	130,567,693	143,697,862	807,003
1896.....	1,061,855	114,379,430	141,251,862	713,566
1897.....	1,021,216	107,268,258	154,231,897	718,891
1898.....	1,121,927	111,006,221	159,927,706	587,705
1899.....	1,183,739	130,509,195	169,792,859	637,101
1900.....	1,298,751	154,851,897	190,577,768	1,013,087
1901.....	1,727,410	170,894,095	221,756,637	1,009,899
1902.....	2,055,793	215,145,909	246,042,580	865,214
1903.....	2,282,498	216,505,990	260,637,251	1,209,678
1904.....	2,681,275	239,234,027	296,888,876	2,561,475
1905.....	3,013,714	301,816,272	328,340,100	1,399,065
1906.....	3,179,319	324,168,552	354,604,064	1,602,131
1907.....	3,681,335	375,927,812	412,019,532	1,801,449
1908.....	3,819,372	423,764,660	433,913,379	2,655,226
1909.....	3,764,341	455,432,696	473,744,578	2,123,508
1910.....	4,334,612	528,093,567	502,510,417	2,544,650
1911.....	4,727,141	572,066,012	549,604,374	2,519,179
1912.....	5,063,409	653,582,426	644,099,906	2,731,761
1913.....	5,069,298	712,651,986	684,512,207	3,020,551
1914.....	5,016,653	663,539,377	700,239,242	2,972,304
1915.....	4,559,076	673,244,131	682,793,482	2,625,869
1916.....	4,817,876	742,805,919	662,129,297	2,595,578
1917.....	4,782,833	819,328,851	689,220,995	2,376,825
Totals.....	100,831,317			62,172,559

\*These returns are imperfect.

8 GEORGE V, A. 1918

SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1917, inclusive—  
*Continued.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
<i>British Companies.</i>	\$	\$	\$	\$
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,993,028	380,615,572	1,902,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,401	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,690,654	422,314,264	2,335,034
1888.....	3,850,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	466,900,791	549,223,123	2,878,149
1893.....	4,623,196	458,254,364	563,044,318	3,496,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,750,290	436,765,579	575,683,150	3,402,337
1896.....	5,006,047	459,959,398	591,656,008	2,845,994
1897.....	5,165,202	470,466,620	611,840,429	3,334,667
1898.....	5,223,345	481,404,453	629,768,638	3,557,122
1899.....	5,652,228	524,980,343	654,890,000	3,867,212
1900.....	5,846,020	540,448,980	681,751,373	5,515,231
1901.....	6,595,447	542,142,232	694,491,228	4,889,192
1902.....	6,946,919	556,692,825	695,220,761	2,724,487
1903.....	7,334,432	580,718,653	727,383,239	3,803,764
1904.....	8,343,666	609,942,293	745,159,661	9,172,919
1905.....	8,582,925	649,566,539	785,219,445	3,634,706
1906.....	8,601,374	672,318,145	855,091,245	3,829,244
1907.....	9,302,906	748,836,659	937,282,806	5,073,985
1908.....	9,919,403	789,146,201	976,873,509	5,776,725
1909.....	9,720,997	832,409,237	1,039,251,521	4,849,587
1910.....	10,243,235	936,097,608	1,143,463,774	5,488,726
1911.....	11,205,694	998,101,547	1,269,648,229	6,181,888
1912.....	12,092,125	1,148,396,318	1,430,070,127	6,349,064
1913.....	13,138,597	1,318,925,094	1,595,798,865	6,939,451
1914.....	13,710,907	1,398,200,494	1,736,187,120	7,796,480
1915.....	13,609,360	1,438,037,721	1,828,316,532	6,889,360
1916.....	14,294,803	1,606,346,835	1,958,789,616	7,926,463
1917.....	16,317,311	1,914,891,756	2,157,687,223	8,558,290
Totals.....	283,625,418	.....	.....	171,729,293

## SESSIONAL PAPER No. 8

SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1917, inclusive—  
*Concluded.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement	Losses Paid.
FOREIGN COMPANIES.	\$	\$	\$	\$
1869.....	165,166*	9,702,356	13,796,890*	172,188
1870.....	194,781	12,893,827	11,167,928	147,061
1871.....	314,452	27,367,712	27,256,629*	212,460
1872.....	332,243	26,326,334*	33,818,670	263,339
1873.....	352,255	26,788,850	40,120,629	227,219
1874.....	239,049	25,243,769	25,050,427	143,583
1875.....	264,395	17,357,605	19,300,555	181,713
1876.....	228,955	23,914,181	18,880,550	99,389
1877.....	213,830	21,013,457	18,298,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	20,267,995	182,305
1880.....	241,140	25,434,766	27,414,113	109,516
1881.....	267,388	30,040,366	31,053,261	163,661
1882.....	287,815	32,454,518	34,772,345	162,699
1883.....	354,090	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,646	191,998
1885.....	368,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,099,984	50,921,537	223,860
1887.....	429,075	45,859,509	56,287,171	304,159
1888.....	445,990	44,881,343	56,722,420	228,909
1889.....	443,436	46,518,461	57,275,186	228,922
1890.....	514,054	57,646,959	67,103,440	300,916
1891.....	700,809	75,726,695	84,266,437	411,801
1892.....	1,004,812	107,708,732	123,629,818	706,902
1893.....	1,032,602	105,564,192	124,028,459	759,429
1894.....	1,000,328	96,789,493	117,876,931	692,631
1895.....	1,041,966	100,305,776	118,491,852	784,410
1896.....	1,007,948	94,949,822	112,666,482	613,941
1897.....	971,243	85,963,431	102,449,891	648,275
1898.....	1,004,859	88,750,015	105,697,763	639,660
1899.....	1,074,525	100,767,561	112,186,809	677,725
1900.....	1,187,177	108,127,777	120,903,219	1,245,975
1901.....	1,327,491	108,486,527	122,439,754	875,865
1902.....	1,574,372	120,211,152	133,999,827	562,588
1903.....	1,767,832	136,050,121	152,433,226	857,274
1904.....	2,144,941	153,128,785	172,965,394	2,365,140
1905.....	2,689,032	188,712,561	204,586,950	966,748
1906.....	2,907,270	213,613,168	234,208,935	1,152,916
1907.....	3,130,234	239,440,520	265,401,198	1,569,607
1908.....	3,288,500	253,383,160	289,931,375	1,847,504
1909.....	3,564,126	292,133,934	330,290,388	1,673,731
1910.....	4,147,684	332,864,510	388,302,549	2,259,017
1911.....	4,642,420	417,473,032	460,615,743	2,235,881
1912.....	6,038,984	572,182,988	609,273,561	3,068,756
1913.....	7,508,052	893,623,473	871,619,317	4,043,757
1914.....	8,771,598	1,042,361,697	1,019,592,647	4,578,500
1915.....	8,306,397	1,000,271,051	1,020,510,788	4,646,720
1916.....	8,671,173	1,069,085,926	1,099,139,323	4,592,022
1917.....	10,146,386	1,314,839,392	1,139,280,296	5,643,987
Totals.....	97,529,355			54,719,195

## TOTALS FOR ALL YEARS FROM 1869 TO 1917 INCLUSIVE.

Canadian Companies.....	100,831,317			62,172,559
British Companies.....	283,625,418			171,729,293
Foreign Companies.....	97,529,355			54,719,195
Grand totals.....	481,986,090			288,621,047

\*These returns are imperfect.

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1917.

THE ACADIA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED LOSSES.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	
Fire—In Canada.....	147,993	21,880,496	18,671,419	123,464	54,085	65,289	None.	Total business December, 31, 1917.
Fire—In other countries.....	2,531	416,250	253,600	645	645	None.	None.	
Hail—In Canada.....	37,326	1,650,409	None.	3,482	-30,389	None.	None.	
Totals.....	186,850	23,946,155	18,925,019	127,591	24,941	65,289	None.	

THE BRITISH AMERICA ASSURANCE COMPANY.

Fire—In Canada.....	694,763	105,385,692	101,175,169	344,388	308,856	133,110	None.	Total business December, 31, 1917.
Fire—In other countries.....	1,422,974	408,005,834	324,790,301	803,169	775,687	298,634	8,836	
Explosion—in other countries.....	2,401	1,728,620	731,501	None.	None.	None.	None.	
Hail—In Canada.....	131,683	2,747,803	None.	57,822	57,822	None.	None.	
Inland Transportation—In Canada.....	7,626	7,862,193	581,260	7,926	7,926	None.	None.	
Marine—In other countries.....	1,069	1,776,443	129,300	394	394	None.	None.	
Marine—In Canada.....	737,222	198,122,179	12,513,970	503,271	382,920	135,858	None.	
Totals.....	3,539,005	751,423,993	442,556,946	2,112,747	1,815,504	741,220	8,836	

BRITISH COLONIAL FIRE INSURANCE COMPANY.

Fire—In Canada.....	116,122	18,191,575	13,541,449	85,711	76,231	14,451	7,752	Total business December 31, 1917.
Fire—In other countries.....	4,939	.....	.....	2,263	2,263	None.	None.	
Totals.....	121,061	.....	.....	87,974	78,494	14,451	7,752	



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## THE CANADA ACCIDENT ASSURANCE COMPANY.

Fire-In Canada.....	33,530	12,799,093	4,973,609	16,069	15,487	3,182	None.
Fire-In other countries .....	758	75,640	55,191	None	None	None.	None.
Accident .....	40,722	16,809,849	10,115,783	20,622	17,276	9,317	1,500
Automobile (including Fire Risk) .....	4,055	620,570	425,030	618	298	320	None.
Automobile (excluding Fire Risk) .....	27,087	6,105,000	5,839,000	19,534	10,172	7,115	4,200
Burglary .....	1,897	375,650	239,563	1,306	1,306	None	None.
Employers' Liability .....	165,759	3,905,000	3,217,600	114,900	119,293	61,888	None.
Guarantee .....	2,077	977,778	704,320	2,704	329	3,000	None.
Plate Glass .....	18,000	.....	.....	38,056	11,439	27,904	None.
Sickness .....	16,642	.....	.....	10,395	8,978	3,870	None.
Totals .....	310,527	.....	.....	224,314	184,578	116,596	5,700

Total business De-  
cember 31, 1917.

## THE CANADIAN FIRE INSURANCE COMPANY.

Fire-In Canada.....	291,854	32,280,662	35,535,130	116,969	102,873	23,500	None.
Fire-In other countries .....	13,608	1,579,205	918,355	1,508	2,344	None.	None.
Totals .....	305,552	33,865,867	36,453,485	118,537	105,217	23,500	None.

Total business De-  
cember 31, 1917.

## THE DOMINION FIRE INSURANCE COMPANY.

Fire .....	242,164	32,427,774	34,918,282	147,276	144,222	10,950	4,500
Hail .....	71,134	1,444,480	None.	25,259	23,563	None.	None.
Totals .....	313,298	33,872,254	34,918,282	172,515	167,785	10,950	4,500

Total business De-  
cember 31, 1917.

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Fire .....	26,108	3,183,579	4,946,398	15,508	11,796	6,139	None.
Accident .....	209,044	41,065,848	31,746,018	71,949	75,418	27,537	None.
Automobile (including Fire Risk) .....	21,476	2,128,799	1,211,130	8,682	7,735	947	None.
Automobile (excluding Fire Risk) .....	37,563	.....	.....	11,712	10,897	1,485	None.
Burglary .....	3,152	589,578	436,478	2,009	1,985	25	None.
Guarantee .....	37,131	16,672,097	8,877,568	52	11,707	4,347	None.
Plate Glass .....	28,280	.....	.....	33,183	13,154	21,679	None.
Sickness .....	117,321	.....	.....	49,114	49,907	13,826	None.
Totals .....	480,075	.....	.....	192,209	182,399	75,985	None.

Total business De-  
cember 31, 1917.

**ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1917—Continued.**

**THE GLOBE INDEMNITY COMPANY OF CANADA.**

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	
Fire.....	53,812	13,255,449	11,544,139	23,544	16,937	6,407	None.	
Accident.....	208,283	48,124,800	39,001,467	112,641	105,085	32,500	None.	
Automobile (excluding Fire Risk).....	53,170	6,354,267	4,319,682	22,605	21,084	7,500	None.	
Burglary.....	1,410	282,825	201,350	22,944	764	34,780	None.	
Employers' Liability.....	130,890	4,838,000	2,275,560	52,094	76,728	34,707	None.	Total business December 31, 1917.
Guarantee.....	9,522	3,685,424	2,900,285	7,084	2,261	9,057	None.	
Sickness.....	144,991	.....	.....	78,770	76,562	20,500	None.	
Totals.....	611,087	.....	.....	297,772	290,421	111,111	None.	

**THE HUDSON BAY INSURANCE COMPANY.**

Fire.....	161,733	22,829,601	16,372,902	101,366	88,780	22,457	None.	Total business December 31, 1917.
Hail.....	129	None.	None.	None.	None.	None.	None.	
Totals.....	161,862	22,829,601	16,372,902	101,366	88,780	22,457	None.	

**IMPERIAL UNDERWRITERS CORPORATION OF CANADA.**

Fire.....	108,167	22,699,762	13,510,548	22,725	32,112	13,757	None.	Total business December 31, 1917.
Plate Glass.....	None.	None.	None.	None.	None.	189	None.	
Totals.....	108,167	22,699,762	13,510,548	22,725	32,112	13,757	None.	

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## THE MOUNT ROYAL ASSURANCE COMPANY.

Fire—In Canada.....	489,044	75,065,193	61,521,656	243,145	240,022	32,157	4,443
Fire—In other countries.....	3,038	628,500	499,000	857	857	None.	None.
Plate Glass—In Canada.....	6,294	.....	.....	2,099	2,099	None.	None.
Totals.....	498,346	.....	.....	246,101	242,978	32,157	4,443

## THE NORTH WEST FIRE INSURANCE COMPANY.

Fire—In Canada.....	125,782	16,828,614	16,832,759	88,514	84,169	15,779	3,875
Fire—In other countries.....	3,846	445,586	301,156	1,800	1,650	150	None.
Totals.....	129,628	17,274,200	17,133,915	90,314	85,819	15,929	3,875

## THE PACIFIC COAST FIRE INSURANCE COMPANY.

Fire—In Canada.....	99,543	16,850,265	12,901,961	56,993	46,582	16,146	None.
Fire—In other countries.....	44,165	10,366,478	3,448,658	18,771	28,030	None.	None.
Totals.....	143,708	27,216,743	16,350,619	75,764	74,612	16,146	None.

## THE WESTERN ASSURANCE COMPANY.

Fire—In Canada.....	519,022	176,076,014	113,414,056	362,432	363,259	75,669	400
Fire—In other countries.....	2,200,573	645,894,796	424,533,363	1,211,374	910,729	537,463	7,728
Explosion—In Canada.....	6,176	3,800,556	1,520,010	110	110	None.	None.
Explosion—In other countries.....	19,518	17,085,307	4,432,730	446	396	50	None.
Inland Trans.—In Canada.....	17,207	6,997,381	669,231	2,637	4,767	None.	None.
Inland Trans.—In other countries.....	1,931	5,599,867	262,469	19,473	7,238	12,215	None.
Marine—In Canada.....	492,583	171,455,886	13,677,815	473,325	478,358	137,132	None.
Marine—In other countries.....	3,530,743	731,634,947	41,044,582	3,047,303	2,356,416	1,162,635	4,530
Tornado—In other countries.....	17,954	5,741,367	7,220,590	9,523	13,632	218	None.
Totals.....	6,811,507	1,764,265,421	906,783,846	5,125,623	4,135,145	1,925,422	12,678

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1917—Continued.

ETNA INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
Fire.....	\$ 377,057	\$ 39,532,269	\$ 46,455,787	\$ 198,942	\$ 200,303	\$ 37,058	\$ None.	In Canada Decem-ber 31, 1917.
Automobile (including Fire Risk)....	14,464	968,314	685,554	12,831	11,974	1,696	None.	
Tornado.....	989	246,721	596,856	73	23	50	None.	
Totals.....	392,080	40,747,304	47,738,197	211,846	212,300	38,774	None.	

ALLIANCE ASSURANCE COMPANY, LIMITED.

Fire.....	308,203	38,431,030	46,122,377	140,228	128,786	24,601	1,603	In Canada Decem-ber 31, 1917.
Accident.....	953	189,783	184,783	155	25	130	None.	
Automobile (including Fire Risk)....	5,797	220,800	220,800	2,382	1,550	832	None.	
Automobile (excluding Fire Risk)....	5,322	1,230,000	1,230,000	1,731	1,356	375	None.	
Employers' Liability.....	1,358	190,000	190,000	45	45	None.	None.	
Guarantee.....	1,287	519,941	484,941	None.	None.	None.	None.	
Sickness.....	488	.....	.....	None.	None.	None.	None.	
Totals.....	323,408	.....	.....	144,541	131,762	25,938	1,603	

AMERICAN CENTRAL INSURANCE COMPANY.

Fire.....	114,255	23,315,149	10,583,294	43,218	34,015	16,153	None.	In Canada Decem-ber 31, 1917.
Hail.....	None.	None.	None.	None.	207	None.	None.	
Tornado.....	185	230,900	228,108	26	26	None.	None.	
Totals.....	114,440	23,546,049	10,811,342	43,244	34,248	16,153	None.	

## AMERICAN LLOYDS, UNDERWRITERS AT.

Fire.....	26,939	8,413,902	7,389,177	27,628	104,643	50	None.	In Canada December
Sprinkler Leakage.....	7,040	1,343,031	2,977,008	12,779	8,670	6,068	None.	31, 1917.
Totals.....	33,979	9,757,833	10,366,185	40,407	113,313	6,718	None.	

## THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

Fire.....	237,110	21,334,858	24,827,820	125,527	155,243	21,414	None.	In Canada December
Automobile (including Fire Risk).....	1,954	169,002	148,347	572	572	None.	None.	31, 1917.
Hail.....	587,529	7,622,054	None.	267,408	268,298	926	None.	
Totals.....	826,593	29,126,514	24,976,167	393,567	424,093	22,340	None.	

## COLUMBIA INSURANCE COMPANY.

Fire.....	None.	None.	None.	None.	None.	None.	None.	In Canada December
Automobile (including Fire Risk).....	41,083	2,954,565	1,950,205	14,909	11,037	4,247	None.	31, 1917.
Inland Transportation.....	5,547	1,820,730	85,865	4,690	3,940	750	None.	
Totals.....	46,630	4,775,295	2,042,070	19,599	15,577	4,997	None.	

## THE CONNECTICUT FIRE INSURANCE COMPANY.

Fire.....	159,833	21,042,876	18,076,978	103,114	70,711	38,768	None.	In Canada December
Hail.....	207,384	4,983,705	None.	89,569	89,569	None.	None.	31, 1917.
Totals.....	367,217	26,026,581	18,076,978	192,683	160,280	38,768	None.	

## THE CONTINENTAL INSURANCE COMPANY.

Fire.....	345,105	50,099,181	39,851,321	304,611	259,116	91,907	5,000	In Canada December
Tornado.....	120	42,500	42,500	None.	None.	None.	None.	31, 1917.
Totals.....	345,225	50,141,681	39,893,821	304,611	259,116	91,907	5,000	

## THE EAGLE, STAR AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED.

Fire.....	118,285	14,810,129	16,869,914	62,440	71,789	19,829	4,000	In Canada December
Sprinkler Leakage.....	- 268	109,000	None.	185	185	None.	None.	31, 1917.
Totals.....	118,017	14,919,129	16,869,914	63,625	71,974	19,829	4,000	

**ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1917—Continued.**

**EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED**

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Restated.	Restated.	
Fire.....	\$ 524,988	\$ 63,723,847	\$ 64,168,591	\$ 285,286	\$ 215,791	\$ 70,995	\$ 18,905	
Accident.....	99,501	20,867,518	17,757,502	44,748	46,498	9,765	None.	
Automobile (including Fire Risk).....	23,418	1,505,929	1,156,815	10,977	11,227	None.	None.	
Automobile (excluding Fire Risk).....	111,651	20,307,999	15,707,990	47,206	33,222	11,916	11,840	In Canada December 31, 1917.
Employers' Liability.....	522,999	16,837,333	15,355,266	370,669	342,669	120,240	62,760	
Guarantee.....	91,657	26,692,540	22,280,159	27,911	80,825	50,066	2,000	
Sickness.....	49,242	4,383,208	3,839,458	26,179	23,044	8,635	None.	
<b>Totals.....</b>	<b>1,423,456</b>	<b>154,228,374</b>	<b>140,265,790</b>	<b>815,994</b>	<b>753,276</b>	<b>271,637</b>	<b>95,505</b>	

**FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.**

Fire.....	357,776	46,150,990	40,017,859	248,191	239,408	60,253	2,500	In Canada December 31, 1917.
Tornado.....	508	109,640	673,560	None.	None.	None.	None.	
<b>Totals.....</b>	<b>358,284</b>	<b>46,259,730</b>	<b>40,691,419</b>	<b>248,191</b>	<b>239,408</b>	<b>60,253</b>	<b>2,500</b>	

**FIREMAN'S FUND INSURANCE COMPANY.**

Fire.....	158,153	21,732,561	18,933,774	97,081	77,606	35,773	None.	In Canada December 31, 1917.
Automobile (including Fire Risk).....	10,172	640,810	374,980	3,998	3,881	225	None.	
Inland Transportation.....	7,757	2,046,543	189,139	869	869	None.	None.	
<b>Totals.....</b>	<b>176,082</b>	<b>24,419,914</b>	<b>19,506,893</b>	<b>101,943</b>	<b>82,356</b>	<b>35,998</b>	<b>None.</b>	

SESSIONAL PAPER No. 8

GLENS FALLS INSURANCE COMPANY.

Fire.....	170,038	22,615,402	19,366,904	96,837	80,528	6,000	In Canada December
Automobile (including Fire Risk) .....	18,935	1,352,585	996,982	5,089	5,368	None.	31, 1917.
Totals.....	188,973	23,967,987	20,363,946	92,526	85,916	26,719	6,000

THE GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

Fire.....	550,479	79,534,939	56,334,921	315,806	251,550	129,121	In Canada December
Explosion.....	93,768	17,238,916	14,211,530	None.	None.	None.	31, 1917.
Totals.....	644,247	96,773,855	70,546,451	315,806	251,550	129,121	None.

GREAT AMERICAN INSURANCE COMPANY.

Fire.....	436,935	58,789,156	54,057,753	302,305	245,174	99,023	None.
Automobile (including Fire Risk) .....	25	1,250	1,250	None.	None.	None.	None.
Hail.....	249,775	3,506,153	None.	116,456	116,061	395	None.
Sprinkler Leakage.....	67	21,750	20,500	None.	None.	None.	None.
Tornado.....	1,271	491,971	584,563	1	1	None.	None.
Totals.....	688,073	62,810,280	54,664,066	418,762	361,236	99,418	None.

HARTFORD FIRE INSURANCE COMPANY.

Fire.....	1,009,343	119,957,023	125,959,874	474,883	493,217	100,689	None.
Automobile (including Fire Risk) .....	34,644	3,933,328	1,494,157	10,667	12,399	1,648	None.
Explosion.....	1,758	891,667	816,667	None.	None.	None.	None.
Hail.....	494,365	.....	None.	219,888	219,888	None.	None.
Inland Transportation.....	55,626	39,550	4,650	36,133	36,133	None.	None.
Sprinkler Leakage.....	10,978	3,836,750	5,171,250	12,442	11,554	1,280	None.
Tornado.....	7,135	1,536,945	3,357,495	32,559	592	31,970	None.
Totals.....	1,619,849	.....	.....	786,592	773,783	135,587	None.

In Canada, Decem-  
ber 31, 1917.

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1917—Continued.

THE HOME INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Registered.	Registered.	
	\$	\$	\$	\$	\$		\$	
Fire.....	1,121,291	125,850,655	125,173,168	599,060	560,974			
Automobile (including Fire Risk).....	34,394	3,063,464	1,757,656	10,656	9,291		161,057	None.
Hail.....	866,348	12,351,084	N	412,222	417,637		1,733	None.
Sprinkler Leakage.....	6,381	1,732,400	2,035,100	3,990	1,231		632	5,600
Tornado.....	14,963	3,410,871	11,590,098	11,063	11,718		2,760	None.
Totals.....	2,043,377	146,408,474	140,556,022	1,037,011	1,000,281		226	In Canada December 31, 1917.
							166,408	5,600

INSURANCE COMPANY OF NORTH AMERICA.

Fire.....	521,955	79,689,442	26,813,502	375,191	285,303		114,777	None.
Automobile (including Fire Risk).....	58,886	2,365,886	1,284,631	16,455	17,327		382	None.
Automobile (excluding Fire Risk).....	1,505	114,950	87,850	1,346	N		50	None.
Explosion.....	33,085	5,406,876	4,934,666	N	N		N	None.
Inland Transportation.....	7,255	1,083,394	367,318	3,054	3,054		N	None.
Totals.....	602,686	88,860,548	33,487,967	396,046	307,232		115,209	None.

THE INSURANCE COMPANY OF THE STATE OF PA.

Fire.....	226,070	21,639,352	17,388,301	168,110	138,139		59,585	None.
Tornado.....	574	253,650	181,475	1	1		N	None.
Totals.....	226,644	21,943,002	17,569,776	168,111	138,140		50,585	None.

In Canada December 31, 1917.



## SESSIONAL PAPER No. 8

## THE LAW UNION AND ROCK INSURANCE COMPANY.

Fire.....	255,452	30,874,077	38,249,854	185,537	144,385	52,809	6,386
Accident.....	10,145	3,297,830	3,430,756	6,099	2,281	4,435	None.
Burglary.....	1,309	197,350	102,750	4,238	1,369	2,869	None.
Employers' Liability.....	28,344	.....	.....	20,488	18,916	15,690	None.
Plate Glass.....	2,451	.....	.....	1,201	1,201	None	None.
Sickness.....	5,222	.....	.....	1,043	2,295	75	None.
Totals.....	302,923	.....	.....	219,206	170,447	75,878	6,386

## THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Fire.....	251,002	37,798,127	26,732,922	160,542	84,980	84,071	None.
Accident.....	129,900	23,209,200	16,780,950	71,435	69,215	25,831	None.
Automobile (including Fire Risk).....	10,020	1,407,897	620,700	4,496	4,275	946	None.
Automobile (excluding Fire Risk).....	46,289	10,510,000	6,165,000	9,700	8,502	3,573	None.
Employers' Liability.....	369,139	6,240,000	5,940,000	272,070	188,292	159,014	None.
Guarantee.....	88,926	39,779,341	31,550,298	12,257	16,823	19,875	25,000
Sickness.....	27,158	.....	.....	12,320	11,870	3,945	None.
Totals.....	923,634	.....	.....	542,820	377,957	297,555	25,000

## THE MARINE INSURANCE COMPANY, LIMITED.

Fire.....	None.	None.	None.	None.	None.	None.	None.
Automobile (including Fire Risk).....	59,822	3,871,433	2,354,637	32,215	27,715	8,400	None.
Inland Transportation.....	38,089	140,119,737	None.	200	200	None.	None.
Totals.....	97,911	143,991,170	2,354,637	32,415	27,915	8,400	None.

## NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY.

Fire.....	81,402	9,777,375	14,333,954	47,906	47,282	7,295	None.
Automobile (including Fire Risk).....	47,744	2,783,793	2,112,238	31,189	15,702	15,708	None.
Totals.....	129,146	12,561,168	16,436,192	79,095	62,984	23,003	None.

## NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Fire.....	502,240	66,307,147	61,796,190	293,041	292,607	36,220	None.
Tornado.....	394	212,066	522,236	10,980	19,950	None.	None.
Totals.....	502,634	66,579,213	62,318,426	285,991	312,617	36,220	None.

In Canada December 31, 1917.

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1917—Continued.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Settled.	Settled.	
Fire.....	\$ 232,681	\$ 28,030,934	\$ 25,705,335	\$ 156,593	\$ 152,877	\$ 42,683	\$ None.	In Canada December 31, 1917.
Tornado.....	343	60,925	645,675	357	357	None.	None.	
Totals.....	233,044	28,091,859	26,351,010	156,950	153,234	42,683	None.	

NIAGARA FIRE INSURANCE COMPANY.

Fire.....	137,107	21,396,266	17,204,009	94,676	74,328	32,597	None.	In Canada December 31, 1917.
Automobile (including Fire Risk).....	3,499	244,947	201,977	887	887	None.	None.	
Totals.....	140,606	21,641,213	17,406,586	95,563	75,215	32,597	None.	

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WIS.

Fire.....	188,705	19,512,374	23,233,717	103,263	98,356	30,426	None.	In Canada December 31, 1917.
Hail.....	1,592	None.	None.	-614	-614	None.	None.	
Tornado.....	477	116,860	274,810	54	54	None.	None.	
Totals.....	190,774	19,629,234	23,508,527	102,703	98,296	30,426	None.	

## SESSIONAL PAPER No. 8

## NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Fire.....	824,798	86,292,815	107,256,066	474,615	478,521	68,356	23,944
Accident.....	29,672	8,793,050	5,958,350	9,526	8,089	2,315	None.
Automobile (including Fire Risk).....	31,416	2,644,972	1,658,427	9,987	9,635	1,313	None.
Automobile (excluding Fire Risk).....	30,132	7,520,420	5,599,070	9,393	5,907	2,560	In Canada December
Employers' Liability.....	30,649	2,422,500	1,870,000	9,491	8,315	2,402	31, 1917.
Plate Glass.....	10,295	.....	.....	7,433	4,761	3,282	None.
Sickness.....	18,649	.....	.....	8,358	8,612	791	None.
<b>Totals.....</b>	<b>975,611</b>	.....	.....	<b>530,008</b>	<b>523,780</b>	<b>81,009</b>	<b>28,054</b>

## OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

Fire.....	250,637	29,224,665	26,475,239	129,640	116,695	19,705	None.
Accident.....	167,034	30,496,552	23,842,886	47,523	55,356	14,465	1,500
Automobile (including Fire Risk).....	27,253	.....	.....	6,132	8,320	650	None..
Automobile (excluding Fire Risk).....	81,433	19,351,008	18,277,433	37,793	21,843	15,950	None.
Burglary.....	1,197	289,483	271,953	413	413	None.	None.
Employers' Liability.....	265,574	9,338,370	9,603,870	144,436	115,509	98,593	None.
Guarantee.....	26,526	9,607,402	7,644,308	2,451	-724	3,525	None.
Plate Glass.....	47,961	.....	.....	20,261	19,791	1,105	None.
Sickness.....	70,788	.....	.....	24,972	27,140	5,865	None.
<b>Totals.....</b>	<b>938,408</b>	.....	.....	<b>413,621</b>	<b>364,383</b>	<b>159,858</b>	<b>1,500</b>

## PROVIDENCE WASHINGTON INSURANCE COMPANY.

Fire.....	209,547	27,734,398	23,212,077	130,529	106,445	39,946	2,970
Automobile (including Fire Risk).....	16,605	1,406,066	640,028	7,876	8,007	835	None.
Automobile (excluding Fire Risk).....	926	71,800	36,200	1,782	1,177	605	None.
<b>Totals.....</b>	<b>227,078</b>	<b>29,212,264</b>	<b>23,888,305</b>	<b>140,187</b>	<b>115,629</b>	<b>41,386</b>	<b>2,970</b>

## QUEEN INSURANCE COMPANY OF AMERICA.

Fire.....	646,043	68,963,562	83,622,774	394,603	340,329	106,279	10,000
Automobile (including Fire Risk).....	44,866	2,921,932	2,112,444	19,975	18,709	2,530	None.
Automobile (excluding Fire Risk).....	6,774	631,000	493,000	5,876	5,361	1,025	None.
Inland Transportation.....	7	75,020	None.	None.	None.	None.	None.
<b>Totals.....</b>	<b>697,690</b>	<b>72,591,534</b>	<b>86,228,218</b>	<b>420,454</b>	<b>364,399</b>	<b>109,834</b>	<b>10,000</b>

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1917—*Continued*

ROYAL EXCHANGE ASSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk.	Net Amount of Losses incurred during the Year.	Net amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
Fire.....	\$ 517,975	\$ 65,209,085	\$ 69,500,563	\$ 322,801	\$ 300,080	\$	\$	
Accident.....	10,345	2,335,900	1,694,142	3,837	3,062	47,628	None.	
Automobile (including Fire Risk).....	27,009	1,623,229	1,328,364	11,853	11,143	1,185	None.	
Automobile (excluding Fire Risk).....	22,326	4,220,000	3,276,000	6,964	7,095	740	None.	
Employers' Liability.....	14,353	730,000	700,000	5,863	5,391	956	None.	
Sickness.....	6,060	.....	700,000	4,119	2,598	2,247	None.	
Totals.....	597,970	.....	.....	355,467	329,369	54,849	None.	In Canada December 31, 1917.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Fire.....	367,678	48,035,280	37,204,077	256,562	239,822	52,780	None.	
Automobile (including Fire Risk).....	60,910	4,260,091	3,101,979	35,694	23,066	14,513	None.	
Hail.....	111,691	2,277,783	None.	83,965	83,965	None.	None.	
Inland Transportation.....	15,132	33,485,014	1,644,855	3,336	2,852	810	None.	
Tornado.....	5,678	1,120,493	3,826,431	1,047	1,328	None.	None.	
Totals.....	561,089	89,179,250	45,777,342	380,634	351,083	68,103	None.	In Canada December 31, 1917.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Fire.....	414,709	49,482,234	62,416,125	266,317	256,484	55,596	None.	
Automobile (including Fire Risk).....	3,469	409,494	323,980	763	787	60	None.	
Sprinkler Leakage.....	1,979	319,520	273,750	None.	None.	None.	None.	
Tornado.....	775	91,071	302,291	13,980	13,980	None.	None.	
Totals.....	420,932	50,302,319	63,316,116	281,060	271,251	55,656	None.	In Canada December 31, 1917.

## SESSIONAL PAPER No. 8

## SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Fire.....	417,635	64,948,415	45,088,506	287,371	266,376	58,776	None.	In Canada December 31, 1917.
Sprinkler Leakage.....	764	143,000	169,500	694	194	500	None.	
Tornado.....	2,146	1,000,100	2,223,181	14,310	320	13,990	None.	
Totals.....	420,545	66,157,515	47,481,187	602,375	266,890	73,266	None.	

## UNION ASSURANCE SOCIETY, LIMITED.

Fire.....	546,921	69,322,455	69,750,806	283,024	283,847	40,818	2,000	In Canada December 31, 1917.
Inland Transportation.....	9,874	50,165,113	300,000	972	None.	972	None.	
Totals.....	556,795	119,487,568	70,050,806	283,996	283,847	47,790	2,000	

## UNION INSURANCE SOCIETY OF CANTON, LIMITED.

Fire.....	27,807	5,199,344	4,738,174	684	None.	684	None.	In Canada December 31, 1917.
Automobile (including Fire Risk).....	40	8,600	8,000	None.	None.	None.	None.	
Totals.....	27,847	5,207,944	4,746,174	684	None.	684	None.	

## WESTCHESTER FIRE INSURANCE COMPANY.

Fire.....	245,477	26,062,956	22,828,717	136,421	123,279	29,702	None.	In Canada December 31, 1917.
Hall.....	209,637	5,070,555	None.	89,402	89,729	None.	None.	
Totals.....	455,114	31,733,511	22,828,717	225,883	213,008	29,702	None.	

## YORKSHIRE INSURANCE COMPANY, LIMITED.

Fire.....	428,090	41,490,949	52,370,907	310,173	286,942	55,835	6,433	In Canada December 31, 1917.
Accident.....	4,474	1,003,000	1,412,500	1,931	2,290	100	None.	
Automobile (excluding Fire Risk).....	23,690	735,000	449,000	6,228	8,409	953	None.	
Employers Liability.....	49,866	2,190,000	1,920,000	62,836	40,876	27,500	2,500	
Live Stock.....	26,158	731,406	251,608	15,873	15,266	3,525	900	
Plate Glass.....	6,420	.....	.....	5,018	.....	2,005	None.	
Sickness.....	2,317	.....	.....	1,586	1,065	710	None.	
Totals.....	541,021	.....	.....	603,645	358,076	90,628	9,533	

TABLE I.—Showing Total Assets, and their Nature of Canadian Companies doing business of Fire and other Insurance.  
CANADIAN COMPANIES—ASSETS AT DEC. 31, 1917.

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.	Cash on hand and in Banks.	Interest and Rents due and Accrued.	Agents' Balances and Premiums collected.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$	
Acadia Fire .....	16,894 00	18,000 00	95,285 00	414,876 00	114,395 15	45 92	46,473 65	2,605 36	708,575 08	Fire and Hail.
Beaver Fire .....	None.	65,695 47	139,855 55	18,900 00	48,156 29	6,146 89	7,712 28	1,686 69	288,153 17	Fire.
British America .....	220,000 00	4,200 00	1,606,278 59	168,638 00	519,503 64	29,452 18	923,837 73	48,941 75	3,580,851 89	Fire, Hail and Inland Transportation.
British Colonial .....	None.	None.	127,615 82	None.	72,746 13	2,275 79	25,010 25	10,893 88	238,541 87	Fire.
British Northwestern .....	None.	141,111 84	88,101 02	43,650 00	42,493 61	8,158 46	12,969 24	351,633 24	587,251 46	Fire, Accident, Auto, Burglary, Guarantee, Plate and Glass and Sickness.
Canada Accident .....	None.	None.	462,557 53	17,900 00	34,387 78	4,862 32	54,131 40	13,412 13	587,251 46	Fire, Accident, Auto, Burglary, Guarantee, Plate and Glass and Sickness.
Canada National .....	305,292 63	(a) 1,453,980 75	77,691 37	38,100 00	223,457 16	174,992 96	40,899 43	27,812 61	2,342,346 91	Fire.
Canadian Fire .....	120,000 00	704,716 28	533,032 18	None.	101,117 97	2,299 71	46,048 00	9,251 67	1,516,465 81	Fire.
Canadian Lumbermen's .....	None.	None.	34,488 85	None.	1,410 38	82 87	4,852 93	None.	40,835 03	Fire.
Dominion Fire .....	None.	13,000 00	196,264 11	38,539 00	96,519 16	3,007 08	34,643 34	(b) 34,284 68	416,248 37	Fire and Hail.
Dominion of Can. Green and Acet. ....	None.	None.	650,906 33	None.	53,876 38	13,790 77	90,492 99	5,041 35	814,167 82	Fire, Accident, Auto, Burglary, Guarantee, Plate and Glass and Sickness.
Globe Indemnity .....	29,204 33	17,000 00	459,961 62	236 77	(c) 99,695 61	5,988 15	111,335 25	7,349 61	(d) 790,771 34	Fire, Accident, Auto, Burglary, Guarantee, Plate and Glass and Sickness.
Hudson Bay .....	73,282 46	56,268 94	58,020 63	None.	82,387 57	10,442 73	33,543 85	None.	313,886 18	Fire and Hail.
Imperial Underwriters .....	15,350 00	109,825 95	84,063 20	None.	101,945 81	10,117 24	24,768 15	1,000 00	347,650 35	Fire and Plate Glass.
Liverpool Manitoba .....	None.	None.	745,430 32	None.	113,751 68	10,134 13	42,448 12	5 93	911,770 18	Fire.
London Mutual .....	124,227 08	14,637 50	173,524 00	59,850 00	58,155 33	2,771 40	54,828 52	(e) 11,385 08	499,378 91	Fire.
Mercantile Fire .....	None.	None.	353,053 00	None.	121,303 17	5,536 63	40,701 53	231 53	520,826 76	Fire.
Mount Royal .....	None.	None.	447,812 00	437,860 00	196,955 17	3,604 25	65,802 21	(f) 26,866 78	1,182,080 26	Fire and Plate Glass.
North Empire .....	42,824 64	90,732 46	70,362 02	27,000 00	26,372 06	3,604 25	24,037 21	7,426 34	292,358 98	Fire.
North West Fire .....	None.	127,592 25	103,713 31	None.	58,213 09	7,964 48	13,061 24	200 26	310,753 63	Fire.
Occidental Fire .....	6,000 00	119,367 57	237,807 45	None.	86,558 43	9,314 84	48,701 08	5,361 89	513,095 26	Fire.
Pacific Coast Fire .....	189,300 55	250,348 85	(h) 165,758 72	16,425 00	48,277 64	6,944 57	30,015 63	11,881 05	1,018,952 01	Fire.
Quebec Fire .....	81,857 34	None.	397,972 13	33,580 00	117,324 25	4,810 90	42,611 89	None.	677,890 51	Fire.
Western .....	200,000 00	None.	2,318,976 66	742,610 40	1,318,728 21	35,497 60	1,618,940 10	244,496 60	6,479,249 57	Fire, Explosion, Inland Transportation and Tornado.
Totals .....	1,423,963 63	3,186,487 86	9,489,132 31	2,058,246 17	3,737,761 67	363,089 97	3,467,806 32	485,293 26	24,713,770 59	

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(a) Including \$250,000 guaranteed investment deposit with the Imperial Canadian Trust Co., repayable December 29, 1921 with interest at 6 per cent. The company states that mortgages of the Trust Co. to the amount of the deposit have been earmarked for the Canada National Fire. (b) Including \$16,150 loans on collaterals. (c) Including \$50,000 Temporary cash deposit with Receiver General. (d) The assets and liabilities of the Hamilton Fire Insurance Company as at September 30, 1917, were taken over by this Company and the surplus of the Hamilton Fire at that date amounting to \$83,000 was paid in cash to the Hamilton Fire by this company. (e) Including \$700 loan on collateral. (f) Not including \$157,830.02 premium notes which are treated as contingent assets only. (g) Including \$20,000 loans on collaterals. (h) In this amount are included at their book value \$264,787.66 National Finance Co. debts, and \$53,000 Richlands Orchards debts., both of which companies are in liquidation. See Liabilities.

TABLE II.—CANADIAN COMPANIES—LIABILITIES AT DEC. 31, 1917.

Companies	Unsettled Losses. (Fire).	Unsettled Losses (Other).	Reserve of Unearned Premiums (Fire).	Reserve of Unearned Premiums (Other).	Sundry Liabilities (Fire and (Other).	Total Liabilities not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid in cash.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Acadia Fire.....	65,289 01	None.	(a) 117,159 51	None.	92,274 18	275,222 70	433,352 38	400,000 00	Fire and Hail.
Beaver Fire.....	2,115 00	None.	32,790 72	None.	(b) 22,553 28	57,489 00	230,674 17	165,275 00	Fire.
British America.....	440,579 94	309,475 87	1,500,484 23	147,609 86	209,944 07	2,108,093 97	972,757 92	(c) 1,399,029 79	Fire, Hail and Inland Transportation.
British Colonial.....	22,203 12	None.	(d) 103,451 31	None.	38,687 75	164,342 18	74,199 09	220,135 70	Fire.
British Northwestern.....	8,300 00	None.	46,727 68	None.	11,319 27	66,346 95	285,280 29	243,294 20	Fire.
Canada Accident.....	3,182 25	119,114 05	(e) 29,860 45	64,919 20	26,734 97	243,810 92	343,440 54	43,320 00	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
Canada National.....	16,492 00	None.	124,525 92	None.	(f) 246,509 16	387,617 08	1,954,729 83	1,702,048 05	Fire.
Canadian Fire.....	23,499 54	None.	217,865 51	None.	81,021 95	322,387 00	1,194,078 81	1,000,000 00	Fire.
Canadian Lumbermen's.....	None.	None.	None.	None.	20,835 03	20,835 03	20,000 00	None.	Fire.
Dominion Fire.....	15,450 07	None.	176,876 77	None.	82,858 90	275,185 74	141,062 61	108,810 00	Fire and Hail.
Dominion of Can. Gtee. and Accident.....	6,138 50	69,546 92	27,201 58	172,745 62	(g) 14,000 00	290,032 62	524,135 20	45,300 00	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
Globe Indemnity.....	6,607 19	104,503 81	(h) 49,217 93	132,507 14	40,923 57	393,759 64	367,011 70	200,000 00	Fire, Accident, Auto, Burglary, Guarantee and Sickness.
Hudson Bay.....	22,457 00	None.	96,119 20	None.	(i) 42,128 26	160,704 52	153,181 66	230,850 00	Fire and Hail.
Imperial Underwriters.....	11,756 99	189 00	60,809 04	None.	(j) 53,960 08	128,715 11	218,965 24	175,000 00	Fire and Plate Glass.
Liverpool Manitoba.....	17,881 07	None.	(k) 171,430 74	None.	84,640 17	273,728 01	438,042 17	175,000 00	Fire.
London Mutual.....	26,840 56	None.	279,095 53	None.	(l) 35,413 26	342,319 34	157,059 57	19,250 00	Fire.
Mercantile Fire.....	26,255 51	None.	156,917 63	None.	6,415 00	188,687 54	32,139 22	50,000 00	Fire.
Mount Royal.....	36,000 00	None.	(m) 319,478 93	2,372 19	174,980 97	533,432 09	648,648 17	250,000 00	Fire and Plate Glass.
North Empire.....	10,875 07	None.	(n) 61,963 44	None.	30,087 65	102,932 16	189,426 82	208,370 00	Fire.
North West Fire.....	19,894 33	None.	82,430 85	None.	2,216 02	107,557 20	293,196 43	100,000 00	Fire.
Occidental Fire.....	20,116 27	None.	(o) 114,060 01	None.	62,289 53	196,465 81	316,639 45	174,762 70	Fire.
Pacific Coast Fire.....	16,146 45	None.	77,344 77	None.	(p) 178,367 36	271,858 58	747,093 43	587,821 87	Fire.
Quebec Fire.....	19,258 16	None.	163,177 54	None.	4,971 46	187,407 16	490,489 35	125,000 00	Fire, Inland Transportation, Explosion and Tornado.
Western.....	621,290 82	1,316,839 67	1,850,448 24	503,063 43	338,577 02	4,690,189 18	1,789,060 39	(q) 2,484,025 65	Fire.
Totals.....	1,462,101 85	1,919,969 32	5,861,412 01	1,143,217 44	1,902,408 91	12,289,109 53	12,424,661 06	10,455,893 55	



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- (a) Including \$12,328.32 reserve on unlicensed reinsurance, unsecured.
- (b) Including \$10,000 contingent reserve.
- (c) Including \$550,000.7 per cent preference stock.
- (d) Including \$20,495.79 reserve on unlicensed reinsurance, unsecured.
- (e) Including \$7,439.49 reserve on unlicensed reinsurance, unsecured.
- (f) Including \$75,000 contingent reserve fund.
- (g) Including \$10,000 investment reserve fund.
- (h) Including \$5,087.47 reserve of unlicensed reinsurance, unsecured.
- (i) Including \$3,000 investment reserve fund.
- (j) Including \$35,707.34 liabilities of unlicensed companies, unsecured.
- (k) Including \$2,248.93 reserve on unlicensed reinsurance, unsecured.
- (l) Including \$15,000 investment reserve fund.
- (m) Including \$13,243.66 reserve on unlicensed reinsurance, unsecured.
- (n) Including \$7,100.94 unlicensed reinsurance, unsecured.
- (o) Including \$1,716.78 reserve on unlicensed reinsurance, unsecured.
- (p) Including \$131,737.66 investment reserve fund.
- (q) Including \$1,000,000 7 per cent preference stock.

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TABLE III.—Showing the Assets in Canada of British Companies in

## BRITISH COMPANIES—

Companies.	Commenced Business in Canada (Fire.)	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Alliance.....	February 29, 1892...	None.	None.	283,191 34
Atlas.....	March 7, 1887.....	None.	None.	432,047 99
British Crown.....	*November 2, 1917..	None.	None.	236,435 47
Caledonian.....	July 20, 1883.....	None.	None.	435,869 32
Century.....	*December 12, 1917.	None.	None.	50,000 00
Commercial Union.....	September 11, 1863..	325,000 00	20,000 00	867,648 05
Eagle, Star and British Dominions.....	*July 22, 1915.....	None.	None.	150,294 83
Employers' Liability.....	1887 to 1894 and again in 1910.....	None.	None.	1,095,643 87
General Accident Fire and Life.....	July 13, 1908.....	None.	None.	379,636 10
Guardian Assurance.....	May 1, 1869.....	325,000 00	None.	940,354 84
Law Union and Rock.....	April 1, 1899.....	24,590 52	8,475,500 01	609,096 50
Liverpool and London and Globe.....	June 4, 1851.....	200,000 00	900,800 00	1,290,552 53
London Guarantee and Accident.....	October 22, 1915....	None.	4,000 00	632,638 78
London and Lancashire Fire.....	April 1, 1880.....	None.	None.	754,026 29
London Assurance.....	March 1, 1862.....	None.	None.	295,063 83
Marine Insurance Co.....	September 4, 1913...	None.	None.	108,815 34
North British and Mercantile.....	1862.....	189,000 00	None.	988,292 14
Northern Assurance Co.....	1867.....	None.	None.	697,446 37
Norwich Union Fire.....	April 1, 1880.....	80,000 00	None.	804,807 52
Ocean Accident and Guarantee.....	April 20, 1915.....	6,605 59	None.	643,161 34
Palatine.....	March 27, 1912.....	None.	None.	294,640 66
Phoenix of London.....	1804.....	None.	None.	958,513 34
Provincial.....	December 19, 1910...	None.	None.	89,001 57
Royal Exchange.....	November 3, 1910...	75,000 00	153,327 85	713,573 32
Royal Insurance Co.....	1851.....	545,784 00	634,500 00	1,527,729 32
Scottish Union and National.....	February 25, 1882...	None.	640,836 78	442,248 18
Sun Insurance Office.....	June 3, 1892.....	45,850 00	None.	550,493 43
Union Assurance Society.....	November, 1890.....	None.	None.	481,124 68
Union Insurance of Canton.....	*Sept. 24, 1917.....	51,739 45	None.	91,493 33
Yorkshire.....	January 16, 1907.....	510,000 00	1,880,878 81	509,132 82
Totals.....		2,378,569 56	12,709,933 45	17,352,975 10

\*Dominion license issued.

SESSIONAL PAPER No. 8

doing business of Fire Insurance or of Fire and other classes of Insurance Canada.

ASSETS IN CANADA AT DECEMBER 31, 1917.

Stocks.	Cash on hand and in Banks or deposited with Governments.	Interest and Rents due and accrued.	Agents' Balances and Premiums Uncollected.	Other Assets.	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	16,303 29	None.	43,898 12	5,000 00	348,392 75	Fire, Accident, Auto, Guarantee and Sickness.
None.	41,538 33	5,081 06	51,730 69	5,000 00	535,398 07	Fire.
None.	54,499 78	3,321 42	57,985 12	15,274 82	367,516 61	Fire, Automobile and Hail.
None.	60,670 86	None.	42,915 18	11,350 00	550,805 36	Fire.
None.	11,998 39	None.	12,349 11	2,136 97	76,484 47	"
None.	110,155 72	7,136 87	167,575 98	11,503 39	1,509,020 01	"
None.	33,531 89	726 96	16,880 78	7,496 25	209,230 71	Fire and Sprinkler Leakage.
None.	62,247 45	None.	205,471 19	11,000 00	1,374,362 51	Fire, Accident, Auto, Guarantee and Sickness.
None.	76,976 28	5,754 61	48,119 54	5,460 53	515,947 06	Fire.
None.	135,286 08	4,358 91	136,976 09	None.	1,541,975 92	"
None.	877,015 89	319,769 48	60,184 88	11,732 81	10,377,980 09	Fire, Accident, Burglary, Plate Glass and Sickness.
None.	261,908 50	28,244 25	159,539 74	8,725 10	2,849,770 12	Fire.
None.	215,173 95	None.	166,885 61	21,665 17	1,040,363 51	Fire, Accident, Automobile, Guarantee and Sickness.
None.	172,704 85	5,744 25	125,109 19	None.	1,057,584 58	Fire.
None.	31,993 49	None.	54,903 31	5,000 00	386,962 63	"
None.	16,947 51	None.	15,045 30	None.	140,808 15	Auto, and Inland Transportation.
None.	277,524 64	14,108 97	136,608 33	15,000 00	1,620,534 08	Fire.
None.	99,051 71	None.	140,781 58	10,000 00	947,279 66	"
None.	226,010 31	None.	105,399 57	5,089 27	1,221,306 67	Fire, Accident, Auto, Plate Glass and Sickness.
None.	252,212 39	None.	120,207 04	15,749 67	1,037,936 03	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
None.	33,493 96	None.	42,757 26	1,000 00	371,891 88	Fire.
None.	166,490 26	17,906 61	152,506 64	15,358 49	1,310,775 34	"
None.	12,220 03	None.	6,195 72	857 42	108,274 74	"
None.	78,703 34	15,382 70	73,872 38	13,831 72	1,123,691 31	Fire, Accident, Automobile and Sickness.
None.	695,545 98	34,503 10	247,944 08	None.	3,686,096 48	Fire.
None.	67,087 65	12,567 14	51,992 64	None.	1,214,732 39	Fire, Auto, Sprinkler Leakage and Tornado.
None.	73,918 95	None.	80,038 60	15,371 52	765,672 50	Fire.
None.	127,966 00	None.	85,088 21	2,213 88	696,392 77	Fire and Inland Transportation.
None.	13,157 90	None.	20,832 57	1,802 51	179,025 76	Fire and Automobile.
None.	109,131 26	53,997 90	84,016 04	13,758 75	3,160,915 58	Fire, Accident, Auto, Live Stock, Plate Glass and Sickness.
None.	4,411,766 64	528,604 23	2,713,810 49	231,378 27	40,327,037 74	

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TABLE III.—Showing the Assets in Canada of Foreign Companies doing  
Canada—

## FOREIGN COMPANIES

Companies.	Commenced Business in Canada. (Fire.)	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Etna Insurance Co.....	1821	None.	None.	505,643 33
Agricultural.....	1870 to 1873; 1879 to 1897 and again in 1917	None.	None.	23,798 07
Alliance Insurance.....	*Aug. 30, 1917.....	None.	None.	53,875 00
American Central.....	December 17, 1912..	None.	None.	149,276 26
American Insurance.....	June 28, 1912.....	None.	None.	62,050 00
American Lloyds.....	December 1, 1910....	None.	None.	73,915 00
Automobile Insurance Co.....	*October 29, 1917....	None.	None.	150,000 00
California.....	November 18, 1912..	None.	None.	58,830 00
Citizens' of Missouri.....	*December 4, 1917..	None.	None.	25,000 00
Columbia.....	*October 11, 1917....	None.	None.	83,157 47
Commercial Union of N.Y.....	*November 29, 1917	None.	None.	20,000 00
Connecticut.....	June 28, 1886.....	None.	None.	151,890 00
Continental Insurance.....	August 31, 1910.....	None.	None.	301,655 00
Equitable Fire and Marine.....	April 3, 1913.....	None.	None.	111,540 79
Fidelity-Phoenix.....	April 11, 1910.....	None.	None.	372,976 00
Fireman's Fund.....	November 30, 1912..	None.	None.	137,920 00
Firemen's Insurance.....	May 22, 1912.....	None.	None.	113,099 66
General of Paris.....	July 20, 1912.....	None.	None.	77,052 04
Glens Falls.....	November 28, 1913..	None.	None.	193,900 00
Globe and Rutgers.....	March 6, 1914.....	None.	None.	435,684 20
Great American.....	December 7, 1904....	None.	None.	390,588 53
Hartford Fire.....	November, 1836.....	None.	None.	958,793 41
Home Insurance.....	January 1, 1902.....	None.	None.	1,163,069 97
Insurance Co. of North America.....	October 16, 1889....	None.	None.	381,669 00
Insurance Co. of State of Pa.....	March 22, 1912.....	None.	None.	131,276 06
Merchants Fire.....	*December 26, 1917	None.	None.	20,160 00
Millers National.....	*October 6, 1915.....	None.	None.	50,000 00
National-Ben Franklin.....	May 23, 1914.....	None.	None.	180,142 46
National Fire of Hartford.....	August 3, 1908.....	None.	None.	587,300 03
National Union Fire.....	August 12, 1911.....	None.	None.	192,110 26
La Nationale.....	February 13, 1914..	None.	None.	138,190 70
Niagara Fire.....	July 19, 1912.....	None.	None.	191,800 00
Northwestern National.....	May 22, 1912.....	None.	None.	157,783 47
Phoenix of Paris.....	March 20, 1915.....	None.	None.	58,453 27
Phoenix of Hartford.....	May 20, 1890.....	None.	None.	439,244 33
Providence Washington.....	January 9, 1912.....	None.	None.	208,010 00
Queen of America.....	November 2, 1891....	None.	None.	615,408 69
St. Paul Fire and Marine.....	September 14, 1907..	None.	None.	395,942 50
Springfield Fire and Marine.....	November 5, 1908....	None.	None.	458,710 00
Stuyvesant.....	*August 25, 1916....	None.	None.	89,698 75
L'Union, Paris, France.....	April 11, 1911.....	None.	None.	186,659 11
Westchester.....	May 28, 1912.....	None.	None.	201,900 06
Totals.....		None.	None.	10,298,173 42

\*Dominion license issued.

## SESSIONAL PAPER No. 8

business of Fire Insurance or of Fire and other classes of Insurance in  
*Concluded.*

—ASSETS IN CANADA AT DECEMBER 31, 1917.

Stocks.	Cash on hand and in Banks or deposited with Governments.	Interest and Rents Due and accrued	Agents' Balances and Premiums. Uncollected	Other Assets.	Total Assets in Canada.	Nature of Business
cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	87,378 06	7,353 54	47,774 52	None.	648,149 45	Fire, Automobile and Tornado.
None.	None.	416 66	None.	None.	24,214 73	Fire.
None.	None.	462 50	11,975 75	None.	66,313 25	Fire.
None.	38,636 09	2,693 08	32,807 05	1,000 00	224,412 48	Fire and Tornado.
None.	None.	1,460 00	4,373 93	None.	67,883 93	Fire.
None.	6,393 48	1,463 00	7,300 41	None.	89,071 89	Fire and Sprinkler Leakage.
None.	None.	None.	None.	None.	150,000 00	Fire.
None.	3,672 34	1,133 34	9,098 97	1,000 00	73,734 65	Fire.
None.	None.	None.	2,156 68	None.	27,156 68	Fire.
None.	10,000 00	1,402 44	5,445 32	None.	100,005 23	Fire, Auto and Inland Transportation.
None.	None.	29 00	983 07	None.	21,012 07	Fire.
None.	45,070 27	2,103 76	20,612 01	869 05	220,575 09	Fire and Hail.
None.	18,726 44	6,923 50	50,721 68	5,900 78	383,927 40	Fire and Tornado.
None.	None.	2,814 06	None.	None.	114,354 85	Fire.
None.	24,145 18	7,847 48	48,771 22	6,387 57	460,127 45	Fire and Tornado.
None.	74,267 05	None.	25,672 31	319 12	238,178 48	Fire, Auto and Inland Transportation.
None.	5,436 91	2,236 25	12,182 63	None.	132,955 45	Fire.
None.	14,335 99	None.	10,000 86	1,503 13	102,892 02	Fire.
None.	53,919 09	2,733 75	32,858 92	2,000 00	285,412 17	Fire and Auto.
None.	154,453 37	4,691 00	62,066 41	5,306 97	662,801 95	Fire and Explosion.
None.	134,388 54	7,520 30	64,794 02	835 49	598,126 88	Fire, Auto, Hail, Sprinkler Leakage and Tornado.
41,600 00	276,576 54	14,517 29	157,482 00	None.	1,448,969 24	Fire, Automobile, Explosion, Hail, Inland Transportation, Sprinkler Leakage and Tornado.
None.	259,045 57	None.	134,826 90	None.	1,556,942 44	Fire, Auto, Hail, Sprinkler Leakage and Tornado.
None.	113,148 77	16,803 86	85,384 51	None.	597,006 14	Fire, Auto, Explosion and Inland Transportation.
None.	23,530 11	2,191 04	30,339 62	None.	187,336 83	Fire and Tornado.
None.	None.	481 25	913 48	None.	21,554 73	Fire.
None.	4,983 87	1,041 65	7,665 98	None.	63,691 50	Fire.
None.	31,498 36	3,539 75	33,725 65	None.	248,906 22	Fire and Auto.
None.	73,542 13	10,096 82	114,761 26	None.	785,700 24	Fire and Tornado.
None.	56,317 53	3,376 74	22,797 65	None.	274,602 18	Fire and Tornado.
None.	45,617 54	1,050 83	25,433 45	None.	210,292 52	Fire.
None.	21,563 41	3,031 23	35,420 24	None.	251,814 88	Fire and Auto.
None.	8,628 59	2,412 42	48,604 80	1,000 00	218,429 28	Fire, Hail and Tornado.
None.	18,972 03	None.	14,985 72	1,503 13	93,914 15	Fire.
None.	158,579 71	7,035 38	87,903 81	3,592 34	696,355 57	Fire.
None.	None.	2,634 16	12,866 84	None.	223,511 00	Fire and Automobile.
None.	67,869 96	9,074 93	95,054 99	None.	787,408 57	Fire, Auto and Inland Transportation.
None.	57,031 70	6,746 09	50,531 34	6,719 49	516,971 12	Fire, Auto, Hail, Inland Transportation and Tornado.
None.	88,887 00	6,630 37	54,259 47	None.	608,486 84	Fire, Sprinkler Leakage and Tornado.
None.	25,619 64	183 33	28,045 11	7,396 79	150,943 62	Fire.
None.	40,161 06	None.	53,482 23	3,810 14	284,112 54	Fire.
None.	42,098 39	1,738 37	29,205 42	2,281 31	277,223 55	Fire and Hail.
41,600 00	2,084,495 13	145,869 17	1,573,316 23	52,025 31	14,195,479 26	

TABLE IV.—Showing the Liabilities in Canada of British Companies doing business of Fire Insurance or of Fire and other Insurance in Canada, for the Year 1917.

BRITISH COMPANIES—LIABILITIES IN CANADA AT DEC. 31, 1917.

Companies.	Unsettled Losses in Canada. (Fire.)		Unsettled Losses in Canada. (Other.)		Reserve of Unearned Premiums in Canada. (Fire.)		Reserve of Unearned Premiums in Canada. (Other.)		Sundry Liabilities in Canada. (Fire and (Other.)		Total Liabilities in Canada.		Excess of Assets over Liabilities in Canada.		Nature of Business.	
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.		
Alliance.....	26,204	58	1,336	60	190,692	18	6,945	06	12,733	73	237,913	15	110,479	10	Fire, Accident, Auto, Guarantee and Sick- ness.	
Atlas.....	39,038	41	None	925	80	321,867	84	None	7,000	00	367,906	25	167,491	82	Fire.	
British Crown.....	21,414	24	None	925	80	143,730	30	1,313	05	14,420	58	181,893	57	185,712	64	Fire, Automobile and Hail.
Caledonian.....	62,852	23	None.	295,002	77	None.	None.	None.	8,506	37	366,451	37	184,353	99	Fire.	
Century.....	21,607	77	None.	40,687	32	None.	None.	None.	13,022	34	75,317	43	1,167	04	"	
Commercial Union.....	124,906	24	None.	620,762	62	None.	None.	None.	25,579	94	771,243	80	737,771	21	"	
Eagle, Star and British Dominions...	23,829	04	None.	73,637	42	None.	None.	None.	2,000	00	99,466	46	109,764	25	Fire and Sprinkler Leakage.	
Employers' Liability.....	89,899	96	277,242	00	281,311	81	259,637	53	25,827	57	933,918	87	440,443	64	Fire, Accident, Auto, Guarantee and Sick- ness.	
General Accident, Fire and Life.....	50,109	17	None.	209,465	65	None.	None.	None.	13,298	50	272,873	32	243,073	74	Fire.	
Guardian Assurance.....	253,123	08	None.	655,721	18	None.	None.	None.	19,910	08	928,734	34	613,221	58	"	
Law Union and Rock.....	59,195	31	23,068	82	172,647	06	31,047	81	4,500	00	250,459	00	10,087,521	09	Fire, Accident, Bur- glary, Plate Glass and Sick- ness.	
Liverpool and London and Globe .....	151,150	11	None.	899,929	26	None.	None.	None.	*108,349	71	1,159,479	08	1,690,331	01	Fire and Life.	
London Guarantee and Accident.....	84,671	35	237,883	30	154,302	78	136,956	66	16,299	76	630,113	85	410,249	66	Fire, Accident, Auto, Guarantee and Sick- ness.	
London and Lancashire Fire.....	64,778	00	None.	482,914	94	None.	None.	None.	13,850	00	561,542	94	496,041	64	Fire.	
London Assurance.....	34,468	00	None.	217,229	44	None.	None.	None.	12,523	92	264,221	36	122,741	27	Fire.	
Marine Insurance Co.....	None.	8,400	00	None.	None.	None.	24,928	26	10,000	00	43,328	26	97,479	89	Auto and Inland Trans- portation.	
North British and Mercantile.....	168,969	14	None.	626,360	36	None.	None.	None.	84,872	59	880,202	09	740,331	99	Fire.	
Northern Assurance Co.....	101,629	96	None.	523,563	68	None.	None.	None.	25,717	99	630,911	63	296,363	03	"	
Norwich Union Fire.....	92,260	87	16,802	25	511,921	22	57,139	32	20,891	56	609,015	22	522,291	45	Fire, Accident, Auto, Plate Glass and Sick- ness.	

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Ocean Accident and Guarantee.....	19,705 00	141,653 00	131,091 75	221,520 80	11,377 77	525,348 32	512,587 71	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sick- ness.
Palatine.....	50,651 75	None.	173,037 53	None.	10,252 07	233,941 35	137,930 53	Fire.
Phoenix of London.....	44,451 45	None.	622,410 09	None.	79,736 91	746,598 45	564,176 89	"
Provincial.....	1,018 00	None.	26,817 42	None.	2,745 91	30,581 33	77,693 41	"
Royal Exchange.....	47,626 00	7,223 00	311,225 58	30,862 00	8,314 02	405,250 60	718,440 71	Fire, Accident, Auto and Sickness.
Royal Insurance Co.....	197,992 12	None.	1,074,013 65	None.	33,808 09	1,305,813 86	2,380,192 62	Fire.
Scottish Union and National.....	55,596 00	60 00	263,693 54	3,879 87	6,500 00	329,729 41	885,002 98	Fire, Auto, Sprinkler Leakage and Torna- do.
Sun Insurance Office.....	94,198 05	None.	377,850 10	None.	8,475 57	480,523 72	285,148 78	Fire.
Union Assurance Society.....	48,818 22	971 36	325,185 10	None.	8,000 00	382,974 68	313,418 09	Fire and Inland Trans- portation.
Union Insurance of Canton.....	684 04	None.	33,761 52	116 08	1,236 76	35,798 40	143,227 36	Fire and Auto.
Yorkshire.....	62,268 00	37,892 66	258,707 24	33,655 60	10,170 00	402,693 50	2,758,222 08	Fire, Accident, Auto, Live Stock, Plate Glass and Sickness.
Totals.....	2,093,126 09	753,458 79	10,019,541 35	808,003 04	630,011 74	14,294,141 01	26,032,896 73	

\*Including \$72,357.00 liabilities of life branch.

TABLE IV.—*Concluded*—Showing the Liabilities in Canada of United States and Other Companies doing business of Fire Insurance or of Fire and Other Insurance in Canada, for the Year 1917.

FOREIGN—LIABILITIES IN CANADA AT DECEMBER 31, 1917.

Companies.	Unsettled Losses in Canada. (Fire).		Unsettled Losses in Canada. (Other).		Reserve of Unearned Premiums in Canada. (Fire).		Reserve of Unearned Premiums in Canada. (Other).		Sundry Liabilities in Canada. (Fire and Other).		Total Liabilities in Canada.		Excess of Assets over Liabilities in Canada.		Nature of Business.
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
Aetna Insurance Co.....	37,057 69		1,716 00		204,874 12		6,469 71		9,075 33		259,192 85		388,956 60		Fire, Automobile and Tornado.
Agricultural.....	70 00		None.		10,554 40		None.		191 39		10,815 79		13,398 94		Fire.
Alliance Insurance.....	4,137 70		None.		29,745 21		None.		700 00		34,582 91		31,730 34		Fire.
American Central.....	16,157 85		None.		41,630 59		396 43		11,078 36		69,263 23		155,149 25		Fire, Hail and Tornado.
American Insurance.....	1,137 02		None.		29,555 66		None.		600 00		31,292 08		36,591 25		Fire.
American Lloyds.....	50 43		6,667 53		11,834 28		9,405 22		500 00		23,510 46		60,561 43		Fire and Sprinkler Leakage.
Automobile Insurance.....	None.		None.		None.		None.		None.		None.		150,000 00		Fire, Explosion, Inland Transportation and Lightning.
California.....	3,056 75		None.		25,515 96		None.		2,100 00		30,672 71		43,061 94		Fire.
Citizens of Missouri.....	7 65		None.		None.		15,817 90		7,704 10		711 75		26,444 93		Fire.
Columbia.....	None.		4,997 00		None.		None.		1,000 00		21,814 90		78,190 33		Auto and Inland Transportation.
Commercial Union of N.Y.....	None.		None.		6,075 74		None.		450 00		6,525 74		14,496 33		Fire.
Connecticut.....	38,768 23		None.		87,315 56		None.		3,100 00		123,186 79		91,388 30		Fire and Hail.
Continental Insurance.....	96,907 13		None.		180,479 92		64 14		11,851 38		289,302 77		94,624 63		Fire and Tornado.
Equitable Fire and Marine.....	4,691 15		None.		21,133 79		None.		11,500 00		26,324 94		88,029 91		Fire.
Fidelity-Phoenix.....	62,753 18		None.		186,901 73		805 04		11,986 13		262,446 08		197,681 37		Fire and Tornado.
Fireman's Fund.....	35,772 63		225 52		90,816 85		4,626 41		5,000 00		136,441 41		101,737 07		Fire, Auto and Inland Transportation.
Firemen's Insurance.....	16,229 75		None.		61,684 00		None.		1,464 73		79,378 48		53,576 97		Fire.
General of Paris.....	23,442 10		None.		44,990 14		None.		4,816 28		73,248 52		29,543 50		Fire.
Glen's Falls.....	29,059 00		3,660 00		97,384 62		7,289 91		2,500 00		139,893 53		145,518 64		Fire and Auto.
Globe and Rutgers.....	129,121 42		None.		294,704 18		37,302 96		14,760 93		445,889 49		216,912 46		Fire and Explosion.
Great American.....	99,023 00		395 00		211,012 55		894 86		7,500 00		318,825 41		279,301 47		Fire, Auto, Hail, Sprinkler Leakage and Tornado.
Hartford Fire.....	100,688 82		34,898 25		598,485 58		32,912 87		26,548 95		793,534 47		655,434 77		Fire, Auto, Explosion, Hail, Inland Transportation, Sprinkler Leakage and Tornado.
Home Insurance.....	161,057 00		10,951 00		646,408 34		36,615 20		45,000 00		900,091 54		656,830 90		Fire, Auto, Hail, Sprinkler Leakage and Tornado.



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Insurance Co. of North America	114,776 55	432 00	302,293 23	29,493 32	10,000 00	456,995 10	140,011 04	Fire, Auto, Explosion and Inland Transportation.
Insurance Co. of State of Pa.....	50,584 60	None.	86,199 83	474 08	2,500 00	139,758 57	47,578 26	Fire and Tornado.
Merchants Fire.....	163 00	None.	2,471 29	None.	100 00	2,734 29	18,830 44	Fire.
Millers National.....	10,926 93	None.	20,804 27	None.	700 00	32,491 20	31,290 30	Fire.
National Fire of Franklin.....	7,295 31	15,707 90	63,955 87	19,419 95	478 83	106,837 86	142,048 36	Fire and Auto.
National Fire of Hartford.....	36,219 82	None.	297,404 45	1,105 26	19,562 43	354,291 96	431,408 28	Fire and Tornado.
National Union Fire.....	42,682 63	None.	110,929 39	1,105 88	5,000 00	159,717 90	114,884 28	Fire and Tornado.
La Nationale.....	21,356 00	None.	117,045 22	None.	3,159 78	141,561 00	68,731 52	Fire.
Niagara Fire.....	32,597 00	None.	88,966 50	1,425 64	3,184 67	126,113 81	125,701 07	Fire and Auto.
Northwestern National.....	30,426 32	None.	119,391 13	610 19	4,000 00	154,437 64	64,001 64	Fire, Hail and Tornado.
Phoenix of Paris.....	12,580 34	None.	53,424 61	None.	4,710 88	70,715 83	23,198 23	Fire.
Phoenix of Hartford.....	68,430 47	None.	264,916 93	None.	11,360 00	344,707 40	351,648 17	Fire.
Providence Washington.....	42,918 01	1,140 00	95,818 57	5,500 25	4,000 00	149,674 83	73,836 17	Fire and Auto.
Queen of America.....	116,279 00	3,555 00	396,299 58	21,384 10	13,740 70	553,248 38	234,160 19	Fire, Auto and Inland Transportation.
St. Paul Fire and Marine.....	52,780 46	15,322 52	167,409 83	35,925 15	17,133 15	288,571 12	228,400 00	Fire, Auto, Hail, Inland Transportation and Tornado.
Springfield Fire and Marine.....	58,775 77	14,490 09	188,358 49	3,077 51	15,730 82	280,432 68	328,054 16	Fire, Sprinkler Leakage and Tornado.
Stuyvesant.....	45,381 00	None.	64,277 60	None.	2,000 00	111,658 66	39,284 96	Fire.
L'Union, Paris, France.....	20,758 36	None.	136,434 74	None.	9,682 00	162,875 10	121,237 44	Fire.
Westchester.....	29,702 42	None.	117,309 58	None.	21,430 00	168,432 00	108,791 55	Fire and Hail.
Totals.....	1,659,820 55	114,457 81	5,536,917 39	272,124 98	309,891 05	7,893,211 78	6,302,267 48	

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TABLE V.—Showing the Cash Income and Expenditure of Canadian Companies—INCOME

INCOME (CASH).

No.	Companies.	Net Cash for Premiums.		Interest, Rents and Dividends on Stock.		Sundry.		Total Cash Income.	
		\$	cts.	\$	cts.	\$	cts.	\$	cts.
1	Acadia Fire.....	186,849	93	30,804	98	(a)	8,256 96	225,911	87
2	Beaver Fire.....	34,122	47	14,516	20		None.	48,638	67
3	British America.....	3,539,004	89	78,052	48		None.	3,617,057	37
4	British Colonial.....	121,061	76	8,262	15		None.	129,323	91
5	British North Western.....	76,708	22	10,659	99	(b)	1,475 00	88,843	21
6	Canada Accident.....	310,527	03	24,142	18		None.	334,669	21
7	Canada National.....	149,420	47	111,893	96		None.	261,314	43
8	Canadian Fire.....	305,551	91	61,547	57		None.	367,099	48
9	Canadian Lumbermen's.....	4,577	14	125	00	(c)	820 18	5,522	32
10	Dominion Fire.....	313,297	91	13,093	96		None.	326,391	87
11	Dominion of Can. G'tec and Accident.	480,075	43	33,121	86	(b)	900 00	514,097	29
12	Globe Indemnity.....	611,086	62	26,701	84	(d)	8,850 00	646,638	46
13	Hudson Bay.....	161,861	77	7,948	85		None.	169,810	62
14	Imperial Underwriters.....	108,166	87	9,503	21		2 43	117,672	51
15	Liverpool Manitoba.....	271,885	56	30,690	89		None.	302,576	45
16	London Mutual.....	371,353	00	9,558	72	(e)	414 42	381,326	14
17	Mercantile Fire.....	263,902	38	17,394	96		19 18	281,316	52
18	Mount Royal.....	498,346	16	59,340	52	(a)	7,193 20	564,879	97
19	North Empire.....	84,384	57	18,623	04	(a)	27 95	103,035	56
20	North West Fire.....	129,628	49	17,148	87		None.	146,777	36
21	Occidental Fire.....	158,413	45	21,120	80		None.	179,534	25
22	Pacific Coast Fire.....	143,708	29	19,366	57	(f)	521 04	163,595	90
23	Quebec Fire.....	259,129	82	29,892	56		None.	289,022	38
24	Western.....	6,814,508	17	127,201	92	(a)	104 14	6,941,814	23
Totals.....		15,397,572	31	740,713	08		28,584 59	16,205,899	86

(a) Profit on sale of securities. (b) Premium on capital stock. (c) Cash dividends (net) received from mutual reinsuring companies. (d) Received from Liverpool and London and Globe. (e) Including \$280.46 profit on sale of securities. (f) \$150, premium on capital stock; \$371.04, profit on sale of securities.

Received on account of capital stock not included in income:—

Beaver Fire \$15,025.00; British Colonial, \$330.70; British Northwestern, \$1,132.00.

Canada National, \$53,887.93

Canadian Fire \$500,000.00

Dominion Fire, \$2,165.00.

Dominion of Canada Guarantee and Accident, \$900.00

Globe Indemnity, \$100,000.00.

Imperial Underwriters, \$64,525.00.

London Mutual, \$1,750.00.

North Empire, \$271.25.

Pacific Coast, \$400.00

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panies doing Fire, Marine and Other Insurance.

AND EXPENDITURE, 1917.

## EXPENDITURE (CASH).

Paid for Losses.	Divi- dends or Bonus to share- holders.	GENERAL EXPENSES.		Total Expenditure.	e Excess of Premiums over Losses. — d The Reverse	e Excess of Income over Expenditure. — The Reverse.	No.
		Commission or Brokerage.	Other.				
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
24,941 11	24,000 00	14,642 20	41,500 83	105,084 14 (e)	161,908 82 (e)	120,827 73	1
6,133 55	8,188 62	—2,816 81	8,900 10	20,405 46 (e)	27,988 92 (e)	28,233 21	2
1,807,671 63	96,250 00	768,893 52	439,529 34	3,112,344 49 (e)	1,731,333 26 (e)	504,712 88	3
78,893 78	None.	18,839 78	47,453 18	145,166 74 (e)	42,167 98 (d)	15,842 83	4
25,119 69	None.	12,536 46	20,847 15	58,503 30 (e)	51,588 53 (e)	30,339 91	5
184,578 07	4,332 00	65,299 36	62,245 64	316,455 07 (e)	125,948 96 (e)	18,214 14	6
60,238 69	99,235 90	26,898 24 (a)	68,616 87	254,989 70 (e)	89,181 78 (e)	6,324 73	7
105,216 55 (b)	560,000 00	17,705 48	82,131 70	765,053 73 (e)	200,335 36 (d)	397,954 25	8
None.	None.	2,699 64	753 96	3,453 60 (e)	4,577 14 (e)	2,068 72	9
167,785 01	None.	66,612 99	52,395 54	286,793 54 (e)	145,512 90 (e)	39,598 33	10
182,398 62	29,382 00	140,419 31	100,800 61	453,000 54 (e)	297,676 81 (e)	61,096 75	11
299,421 25	20,000 00	160,230 73	130,798 72	610,450 70 (e)	311,665 37 (e)	36,187 76	12
88,780 32	None.	26,577 19	35,650 97	151,008 48 (e)	73,081 45 (e)	18,802 14	13
32,112 28	42,870 00	11,964 92	21,166 47	108,113 67 (e)	76,054 59 (e)	9,558 84	14
103,415 96	34,500 00	33,421 71	54,643 47	225,981 14 (e)	168,469 60 (e)	76,595 31	15
193,848 14	None.	64,868 60	101,703 86	360,420 60 (e)	177,504 86 (e)	20,905 54	16
108,323 95	25,000 00	54,878 65	37,336 37	225,538 97 (e)	155,578 43 (e)	55,777 55	17
242,977 74 (c)	105,500 00	69,258 80	95,003 06	512,739 60 (e)	255,368 42 (e)	52,140 37	18
60,462 15	36 60	9,795 36	29,023 47	99,317 58 (e)	23,922 42 (e)	3,717 98	19
85,818 95	None.	27,631 01	17,800 68	131,250 64 (e)	43,809 54 (e)	15,526 72	20
81,811 98	None.	17,657 33	41,767 37	141,236 68 (e)	76,601 47 (e)	38,297 57	21
74,611 60	None.	23,929 23	30,329 67	128,870 50 (e)	69,096 69 (e)	34,725 40	22
151,459 01	62,500 00	50,166 92	46,281 96	310,407 89 (e)	107,670 81 (d)	21,385 51	23
4,135,144 79	105,000 00	1,063,987 27	672,585 87	5,976,717 93 (e)	2,679,363 38 (e)	965,096 30	24
8,301,164 82	1,216,795 12	2,746,097 89	2,239,246 86	14,503,304 69 (e)	7,096,407 49 (e)	1,703,565 29	

(a) Including \$43,255.90 Investment Expenses.

(b) Including stock bonus \$500,000.

(c) Cash \$37,500 and 1000 shares Civic Investment and Industrial Company, Montreal, Que.

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TABLE V.—Continued—Showing the Cash Income and Expenditure in other

BRITISH

INCOME (CASH).

No.	Companies.	Net Cash for Premiums. (Fire.)	Sundry (Fire.)	Interest, Rents and Dividends on Stock (Fire and other.)	Income from Branches other than Fire and Life.	Total Cash Income.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Alliance.....	308,202 74	None.	None.	15,205 08	323,407 82
2	Atlas.....	516,936 47	None.	19,606 66	None.	536,543 13
3	British Crown.....	237,109 80	None.	7,335 59	592,013 58	836,458 97
4	Caledonian.....	438,103 30	None.	22,119 23	None.	460,222 53
5	Century.....	86,447 84	None.	162 02	None.	86,609 86
6	Commercial Union.....	1,035,610 12	None.	57,473 20	None.	1,093,083 32
7	Eagle, Star and British Dominions.....	118,284 61	None.	6,375 33	-267 58	124,392 36
8	Employers Liability.....	524,988 26	None.	508 17	898,467 48	1,423,963 91
9	General Accident, Fire and Life.....	368,843 29	5 00	20,067 65	None.	388,917 94
10	Guardian Assurance.....	1,171,115 31	None.	45,060 12	None.	1,216,175 43
11	Law, Union and Rock.....	255,452 23	19 70	643,769 03	47,470 88	946,711 84
12	Liverpool and London and Globe.....	1,411,087 69	None.	156,888 74	None.	1,567,976 43
13	London Guarantee and Accident.....	251,602 49	None.	2,677 99	672,031 81	926,312 29
14	London and Lancashire Fire.....	792,042 44	59 43	35,158 43	None.	827,260 30
15	London Assurance.....	331,982 21	None.	13,128 33	None.	345,110 54
16	Marine Insurance Co.....	None.	None.	None.	98,872 61	98,872 61
17	North British and Mercantile.....	1,017,446 41	None.	51,954 35	None.	1,069,400 76
18	Northern Assurance Co.....	856,223 98	78 76	975 61	None.	857,278 35
19	Norwich Union Fire.....	824,797 96	66 33	42,627 44	150,813 00	1,018,304 73
20	Ocean Accident and Guar- antee.....	250,636 54	None.	6,665 58	687,771 85	945,073 97
21	Palatine.....	297,403 47	None.	14,336 10	None.	311,739 57
22	Phoenix of London.....	999,089 99	168 91	46,010 25	None.	1,045,269 15
23	Provincial.....	51,083 16	None.	194 31	None.	51,277 47
24	Royal Exchange.....	517,975 04	1,051 92	33,661 70	79,994 55	632,683 21
25	Royal Insurance Co.....	1,618,161 46	None.	134,959 46	None.	1,753,120 92
26	Scottish Union and Na- tional.....	414,708 60	None.	57,710 42	6,223 77	478,642 79
27	Sun Insurance Office.....	619,158 02	55 46	13,371 90	None.	632,585 33
28	Union Assurance Society..	546,920 62	None.	22,776 94	9,874 61	579,572 17
29	Union Insurance of Canton	27,803 21	None.	7 71	38 93	27,854 87
30	Yorkshire.....	428,090 40	None.	116,407 61	112,930 72	657,428 73
	Totals.....	16,317,314 66	1,505 51	1,572,079 87	3,371,441 31	21,262,341 35

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## Canada of British Companies transacting the Business of Fire and Insurance.

## COMPANIES.

## EXPENDITURE (CASH).

Paid for losses. (Fire.)	GENERAL EXPENSES. (FIRE.)		Expendi- ture on Account of Branches other than Fire & Life.	Total Cash Ex- penditure.	e Excess of Premiums over Losses paid. (Fire.) dThe Reverse	e Excess of Income over Expendi- ture. dThe Reverse.	No.
	Com- mission or Brokerage.	Other.					
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
128,785 91	68,222 39	38,547 58	17,287 88	252,843 76 e	179,416 83 e	70,564 06	1
291,227 22	99,785 22	72,571 10	None.	463,583 54 e	225,709 25 e	73,049 59	2
155,243 05	57,944 64	43,445 92	440,430 39	697,064 00 e	81,866 75 e	139,394 97	3
205,500 71	84,088 59	62,289 19	None.	351,878 49 e	232,602 59 e	108,344 04	4
54,337 44	25,806 14	4,923 38	None.	85,066 96 e	32,110 40 e	1,542 90	5
487,238 68	197,162 02	127,855 53	None.	812,256 23 e	548,371 44 e	280,827 09	6
71,788 91	31,079 68	17,345 92	71 15	120,285 66 e	46,495 70 e	4,106 70	7
215,791 35	100,218 63	79,908 23	801,530 62	1,287,448 83 e	309,196 91 e	136,515 08	8
199,763 91	79,959 46	44,912 83	None.	324,636 20 e	169,081 38 e	64,281 74	9
600,081 36	220,348 37	119,446 25	None.	939,875 98 e	571,033 95 e	276,299 45	10
144,384 94	49,326 74	38,334 89	67,684 34	299,730 91 e	111,067 29 e	646,980 93	11
665,948 63	273,120 17	191,082 96	None.	1,130,151 76 e	745,139 06 e	437,824 67	12
84,980 49	44,330 50	31,565 79	551,117 34	711,994 12 e	166,622 00 e	214,318 17	13
408,718 91	152,700 37	108,427 60	None.	669,846 88 e	383,323 53 e	157,413 42	14
156,249 89	60,447 70	55,300 23	None.	271,997 82 e	175,732 32 e	73,112 72	15
None.	None.	None.	57,020 76	57,020 76	None.	41,851 85	16
380,689 95	182,403 73	132,314 08	None.	695,407 76 e	636,756 46 e	373,993 00	17
497,230 73	173,281 28	106,131 82	None.	776,643 83 e	358,993 25 e	80,634 52	18
478,520 70	161,927 48	129,644 70	114,373 26	884,466 14 e	346,277 26 e	133,838 97	19
116,694 92	50,107 84	21,703 08	562,362 73	750,868 57 e	133,941 62 e	194,205 40	20
145,755 46	58,056 02	45,303 74	None.	249,115 22 e	151,648 01 e	62,624 35	21
539,582 63	220,373 47	133,083 12	None.	893,039 22 e	499,507 36 e	152,229 93	22
73,748 20	9,935 78	4,966 14	None.	88,650 12 d	22,665 04 d	37,372 65	23
300,080 00	99,728 58	61,195 33	69,425 41	530,429 32 e	217,895 04 e	102,253 89	24
813,312 75	301,987 58	240,779 20	None.	1,356,079 53 e	804,848 71 e	397,041 39	25
256,484 15	91,200 66	53,165 83	16,360 96	417,211 60 e	158,224 45 e	61,431 19	26
315,359 50	129,792 78	89,222 23	None.	534,374 51 e	303,798 52 e	98,210 87	27
283,846 71	98,664 33	86,038 18	1,510 35	470,059 57 e	263,073 91 e	109,512 60	28
None.	12,283 35	10,847 46	38 95	23,169 76 e	27,808 21 e	4,685 11	29
286,942 41	84,177 99	54,899 30	115,836 53	541,856 23 e	141,147 99 e	115,572 50	30
8,358,289 51	3,218,461 49	2,205,251 61	2,905,050 67	16,687,053 28 e	7,959,025 15 e	4,575,288 07	

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TABLE V.—*Concluded*

FOREIGN COMPANIES

INCOME (CASH).

No.	Companies.	Net Cash for Premiums (Fire.)	Sundry (Fire.)	Interest Rents and Dividends on Stock (Fire and other.)	Income from Branches other than Fire and Life.	Total Cash Income.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Etna Insurance Co.....	377,056 59	None.	20,928 56	15,023 67	413,008 82
2	Agricultural.....	10,587 20	None.	None.	None.	10,587 20
3	Alliance Insurance.....	53,212 41	None.	None.	None.	53,212 41
4	American Central.....	114,254 61	None.	7,769 71	184 97	122,209 29
5	American Insurance.....	61,379 47	None.	None.	None.	61,379 47
6	American Lloyds.....	26,939 25	None.	2,926 00	7,039 33	36,904 58
7	Automobile Insurance.....	None.	None.	None.	None.	None.
8	California.....	47,945 04	11 40	2,861 29	None.	50,817 73
9	Citizens of Missouri.....	9,947 52	None.	None.	None.	9,947 52
10	Columbia.....	None.	None.	None.	46,630 29	46,630 29
11	Commercial Union of N. Y.....	7,504 78	None.	None.	None.	7,504 78
12	Connecticut.....	159,833 32	None.	8,313 66	207,383 45	375,530 43
13	Continental Insurance.....	345,104 74	None.	14,547 76	120 34	359,772 84
14	Equitable Fire and Marine	42,948 79	None.	4,730 30	None.	47,679 09
15	Fidelity Phenix.....	357,776 24	None.	16,153 43	507 85	374,437 52
16	Fireman's Fund.....	158,153 28	None.	5,450 32	17,928 66	181,532 26
17	Firemen's Insurance.....	83,991 57	None.	4 70	None.	83,996 27
18	General, of Paris.....	84,399 07	None.	119 91	None.	84,518 98
19	Glens Falls.....	170,037 67	None.	10,720 17	18,934 91	199,692 75
20	Globe and Rutgers.....	550,478 59	None.	19,444 28	93,768 55	663,691 42
21	Great American.....	436,934 60	None.	19,774 97	251,138 12	707,847 69
22	Hartford Fire.....	1,009,342 93	None.	48,430 23	610,506 45	1,668,279 61
23	Home Insurance.....	1,121,291 08	None.	55,704 59	922,085 69	2,099,081 36
24	Insurance Co. of North America.....	521,955 30	None.	16,803 86	50,730 95	619,490 11
25	Insurance Co. of State of Pa.....	226,070 09	None.	6,439 07	574 38	233,083 54
26	Merchants Fire.....	6,680 38	None.	None.	None.	6,680 38
27	Millers National.....	53,033 42	None.	171 41	None.	53,204 83
28	National Ben Franklin.....	81,401 65	None.	8,882 22	47,744 37	138,028 24
29	National Fire of Hartford	502,240 46	None.	29,741 70	393 91	532,376 07
30	National Union Fire.....	232,681 11	None.	10,984 22	362 43	244,027 76
31	La Nationale.....	211,099 29	None.	4,049 08	None.	215,148 37
32	Niagara Fire.....	137,106 99	None.	8,610 52	3,499 32	149,216 83
33	Northwestern National...	188,704 90	None.	8,165 31	2,069 30	198,939 51
34	Phenix of Paris.....	97,325 41	None.	502 46	None.	97,827 87
35	Phoenix of Hartford.....	418,855 68	None.	22,547 98	None.	441,403 66
36	Providence Washington...	209,546 53	None.	8,435 00	17,531 59	235,513 12
37	Queen of America.....	646,042 89	None.	28,093 86	51,646 72	725,783 47
38	St. Paul Fire and Marine	367,678 15	5,562 13	16,959 39	193,411 21	583,610 88
39	Springfield Fire and Marine.....	417,635 46	None.	24,155 28	2,909 89	444,700 63
40	Stuyvesant.....	136,367 08	None.	3,325 62	None.	139,692 70
41	L'Union, Paris, France...	217,365 50	None.	996 91	None.	218,362 41
42	Westchester.....	245,476 64	None.	11,392 64	209,637 18	466,506 46
	Totals.....	10,146,385 68	5,573 53	448,136 41	2,801,763 53	13,401,859 15

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## —INCOME AND EXPENDITURE, 1917.

## EXPENDITURE (CASH).

Paid for losses. (Fire.)	GENERAL EXPENSES. (FIRE.)		Expendi- ture on Account of Branches other than Fire & Life	Total Cash ex- penditure.	e Excess of Premiums over losses paid. (Fire.) dThe Reverse.	e Excess of Income over Expendi- ture. dThe Reverse.	No.
	Commission or Brokerage.	Other					
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
200,303 03	81,273 01	36,976 58	15,501 35	334,053 97 e	176,753 56 e	78,954 85	1
1,169 31	3,634 47	735 10	None.	5,538 88 e	9,417 89 e	5,048 32	2
34,111 02	13,947 75	1,001 60	None.	49,060 37 e	19,101 39 e	4,152 04	3
34,014 85	15,023 33	9,808 03	232 82	59,079 03 e	80,239 76 e	63,130 26	4
20,612 30	17,579 76	2,637 59	None.	40,829 65 e	40,767 17 e	20,549 82	5
104,642 76	7,952 93	1,427 63	10,936 11	124,959 43 d	77,703 51 d	88,054 85	6
None.	None.	None.	None.	None.	None.	None.	7
10,723 61	10,895 71	6,851 69	None.	28,471 01 e	37,221 43 e	22,346 72	8
699 58	2,868 01	419 95	None.	3,987 54 e	9,247 94 e	5,959 98	9
None.	None.	None.	33,681 31	33,681 31	None.	12,948 98	10
971 58	1,750 03	471 19	None.	3,192 80 e	6,533 20 e	4,311 98	11
70,710 73	38,048 11	20,660 44	148,009 12	277,428 40 e	89,122 59 e	98,102 03	12
259,115 53	82,606 98	59,416 56	30 08	401,169 15 e	85,989 21 d	41,396 81	13
22,489 23	14,316 92	328 11	None.	37,134 26 e	20,459 56 e	10,544 83	14
239,407 67	82,244 80	56,318 66	133 46	378,104 59 e	118,368 57 d	3,667 07	15
77,605 81	37,399 15	10,908 58	8,914 07	134,827 61 e	80,547 47 e	46,704 65	16
52,214 86	17,737 60	10,568 03	None.	80,520 49 e	31,776 71 e	3,475 78	17
48,616 20	16,923 18	14,598 68	None.	80,138 06 e	35,752 87 e	4,380 92	18
80,527 81	36,438 59	26,268 70	9,557 46	152,792 56 e	89,509 86 e	46,900 19	19
251,550 00	99,073 89	50,252 44	9,558 85	410,435 18 e	298,928 59 e	253,256 24	20
245,174 49	104,165 74	41,471 10	180,904 83	571,656 16 e	191,760 11 e	136,191 53	21
493,216 99	185,969 11	133,024 84	455,786 68	1,267,997 62 e	516,125 94 e	400,281 99	22
560,974 08	244,776 78	157,164 91	626,101 51	1,589,017 28 e	560,317 00 e	510,064 08	23
285,302 62	97,829 41	47,960 97	43,307 53	474,400 53 e	236,652 68 e	145,089 58	24
138,138 64	46,740 80	9,343 26	159 71	194,382 41 e	87,931 45 e	38,701 13	25
1,517 03	2,236 00	564 49	None.	4,317 52 e	5,163 35 e	2,362 86	26
46,933 93	12,307 73	2,658 02	None.	61,899 68 e	6,099 49 d	8,694 85	27
47,282 24	33,061 05	3,699 24	34,118 91	118,161 44 e	34,119 41 e	19,866 80	28
292,667 31	98,179 89	80,773 32	20,065 73	491,686 25 e	209,573 15 e	40,689 82	29
152,876 63	51,161 89	14,881 84	457 52	219,377 88 e	79,804 48 e	24,649 88	30
117,523 37	47,634 13	27,987 72	None.	193,145 22 e	93,575 92 e	22,003 15	31
74,328 37	26,820 87	15,198 33	2,041 86	118,389 43 e	62,778 62 e	30,827 40	32
98,855 74	42,541 64	34,656 87	77 51	176,131 76 e	89,849 16 e	22,807 75	33
37,592 33	20,135 45	16,428 04	None.	74,155 82 e	59,733 08 e	23,672 05	34
186,850 11	84,057 58	56,331 31	None.	327,239 00 e	232,005 57 e	114,164 66	35
106,445 18	51,325 39	10,609 47	14,243 55	182,623 59 e	103,101 35 e	52,889 53	36
340,328 66	125,653 53	98,334 70	38,718 75	603,035 64 e	305,714 23 e	122,747 83	37
239,822 37	72,389 24	50,134 32	165,936 60	528,282 53 e	127,855 78 e	55,328 35	38
266,376 30	93,553 10	45,761 81	1,307 96	406,999 17 e	151,259 16 e	37,701 46	39
150,349 34	18,401 28	14,980 90	None.	183,731 52 d	13,982 26 d	44,038 82	40
128,665 56	43,422 21	33,213 71	None.	205,301 48 e	88,699 94 e	13,060 93	41
123,279 29	58,420 27	23,720 32	148,163 47	353,583 35 e	122,197 35 e	112,923 11	42
5,643,956 46	2,140,437 31	1,228,549 05	1,967,946 75	10,980,919 57 (c)	4,502,399 22 (c)	2,420,939 58	

TABLE VI.—Showing the Rate of Losses paid, General Expenses and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Fire and Other Insurance during 1917, also the Rates of the Premiums charged per cent of Amounts insured and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year (Fire).	Premiums charged thereon (Fire).	Rate of Premiums charged per cent of Risks taken.	Net amount of insurance in force (Fire and other).	Assets.	Rate of Assets per cent of amount of Insurance in force.
					\$	\$		\$	\$	cts.
<i>Canadian Companies.</i>										
Acadia Fire.....	13.35	12.84	30.05	46.52	22,305,746	234,722.03	1.28	18,925,019	708,575.08	3.74
Beaver Fire.....	17.98	24.00	17.83	41.95	6,091,604	95,910.90	1.57	3,999,531	288,153.17	7.20
British America.....	51.08	2.72	34.15	86.05	513,391,526	4,064,997.08	0.79	442,556,946	3,580,851.89	0.81
British Colonial.....	65.17		54.74	112.25	18,191,575	253,058.38	1.39	13,541,449	238,541.87	1.76
British Northwestern.....	32.75		43.52	65.85	8,570,890	128,600.17	1.50	7,228,924	351,033.24	4.86
Canada Accident.....	59.44	1.40	41.07	94.56	12,874,733	116,694.83	0.91	25,590,116	587,251.46	2.30
Canada National.....	40.31	66.41	63.92	97.58	20,002,346	281,958.39	1.41	22,691,927	2,342,346.91	10.32
Canadian Fire.....	34.44	183.27	32.67	208.41	33,865,867	484,837.42	1.43	36,453,485	1,516,465.03	4.16
Canadian Lumbermen's.....			75.15	92.54	1,421,755	32,316.36	2.27	None	40,835.03	
Dominion Fire.....	53.55		35.45	87.87	32,427,774	412,146.46	1.27	34,918,282	416,248.37	1.19
Edwards & Sons.....	37.99	6.12	50.25	88.12	3,183,579	37,219.23	1.17	47,217,592	814,167.82	1.72
Fire Insurance Co. of Can. & A.C.E.....	49.00	3.27	47.62	94.40	13,235,449	137,324.36	1.04	60,502,423	760,771.34	1.26
Globe Indemnity.....	54.85		38.45	88.93	22,829,601	286,990.42	1.26	16,372,902	313,886.18	1.92
Hudson Bay.....	29.69	39.63	30.03	91.88	22,699,762	203,859.97	0.90	13,510,548	347,080.35	2.57
Imperial Underwriters.....	38.04	12.69	32.39	74.69	42,021,455	484,481.54	1.15	32,613,506	911,770.18	2.80
Liverpool & London.....	52.20		44.86	94.52	72,783,572	698,740.30	0.96	64,459,036	499,378.91	0.78
London Mutual.....	41.05	9.47	34.94	80.17	31,893,209	312,479.60	0.93	36,519,171	520,826.76	1.43
Mercantile Fire.....	48.76	21.17	32.96	90.77	75,633,693	864,659.04	1.14	62,020,666	1,182,080.26	1.91
Mount Royal.....	71.05	0.04	46.00	96.39	9,338,421	152,218.23	1.63	7,967,816	292,358.98	3.67
North Empire.....	66.20		35.05	89.42	17,274,200	202,989.78	1.18	17,137,915	310,753.63	1.81
North West Fire.....	51.64		37.51	78.67	23,388,893	381,613.48	1.63	16,213,516	513,095.26	3.16
Oceanic Fire.....	51.92		37.76	78.77	27,216,743	238,392.59	0.88	16,350,619	1,018,952.01	6.23
Pacific Coast Fire.....	58.45	24.12	37.22	107.40	34,107,837	320,894.01	0.94	37,673,081	677,896.51	1.80
Quebec Fire.....	60.68		25.48	86.10	821,970,810	6,740,056.01	0.74	606,788,846	6,479,249.57	1.07
Western.....		1.54								
Totals.....	53.91	7.90	32.38	89.49	1,886,741,100	17,223,208.58	0.91	1,641,248,316	24,713,770.59	1.50

\*Including 28.45 per cent rate of investment expenses per cent of premiums received.



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TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and Foreign Companies transacting Fire Insurance in Canada during 1917, also the Rates of Premiums charged per cent of amounts insured.

	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
<i>British and Colonial Companies.</i>							
Aliance.....	Fire.....	41.79	34.64	76.43	38,481,030	\$ 302,745 35	0.94
Atlas.....	"	56.34	33.34	89.68	31,100,434	594,760 23	1.16
British Crown.....	"	65.47	42.81	108.28	21,331,838	300,578 16	1.41
Caledonian.....	"	46.91	33.41	80.32	49,574,752	533,425 88	1.08
Century.....	"	62.80	35.55	98.41	12,138,754	120,725 84	0.99
Commercial Union.....	"	47.05	31.38	78.43	173,035,835	1,524,077 45	0.88
Eagle, Star and British Dominions.....	"	60.09	40.94	101.03	14,810,129	155,058 99	1.05
Employers' Liability.....	"	41.10	34.31	75.41	63,723,847	654,702 13	1.03
General Accident Fire and Life.....	"	54.16	33.85	88.01	42,993,012	454,276 25	1.07
Guarodian Assurance.....	"	51.24	29.01	80.25	130,708,295	1,375,554 94	1.14
Law Union and Rock.....	"	56.52	34.32	90.84	30,874,077	316,903 00	1.02
Liverpool and London and Globe.....	"	47.19	32.90	80.09	161,303,537	1,774,462 45	1.10
London Guarantee and Accident.....	"	33.78	30.17	63.95	37,708,127	414,026 13	1.10
London and Lancashire Fire.....	"	51.40	32.97	84.37	101,287,980	986,702 67	0.97
London Assurance.....	"	47.07	34.80	81.85	30,189,200	403,162 20	1.03
Marine Insurance Co.....	"	.....	.....	.....	None.	None.	.....
North British and Mercantile.....	"	37.42	30.93	68.35	111,809,181	1,256,930 70	1.12
Northern Assurance Co.....	"	57.48	33.23	90.71	84,317,734	1,029,079 95	1.22
Norwich Union Fire.....	"	58.02	35.35	93.37	80,292,815	906,217 80	1.12
Ocean Accident and Guarantee.....	"	46.56	28.45	75.01	29,224,605	323,650 80	1.11
Palatine.....	"	49.01	34.75	83.76	37,580,784	414,040 80	1.10
Phoenix of London.....	"	54.01	35.38	89.39	100,640,200	1,366,360 33	1.25
Provincial.....	"	144.37	29.17	173.54	8,322,744	63,942 61	0.77
Royal Exchange.....	"	57.93	31.07	89.00	65,209,080	633,223 47	0.97
Royal Insurance Co.....	"	50.26	33.54	83.80	184,221,002	2,007,120 85	1.09
Scottish Union and National.....	"	61.85	34.81	96.66	49,482,234	492,153 20	0.99
San Insurance Office.....	"	50.83	35.38	86.31	74,994,035	773,478 91	1.03
Union Assurance Society.....	"	51.90	33.77	85.67	69,322,458	745,390 38	1.08
Union Insurance of Canton.....	"	.....	83.18	83.18	5,199,344	53,903 57	1.04
Yorkshire.....	"	67.03	32.49	99.52	41,480,919	503,501 95	1.21
Totals.....		51.22	33.24	84.46	1,914,891,750	30,000,172 83	1.08

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and Foreign Companies transacting Fire Insurance in Canada during 1917, also the Rates of Premiums charged per cent of Amounts insured—*Concluded*.

Foreign Companies.		Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
		Fire.				\$	\$ cts.	
Aena Insurance Co.	.....	Fire.	53.12	31.36	84.48	39,532,209	430,992.93	1.09
Agricultural	.....	"	11.04	41.27	52.31	1,386,200	21,110.96	1.52
Alliance Insurance	.....	"	64.10	28.10	92.20	11,709,642	99,197.10	0.85
American Central	.....	"	29.77	21.73	51.50	23,315,149	220,497.38	0.95
American Insurance	.....	"	33.58	32.94	66.52	4,963,646	67,271.64	1.36
American Loyds	.....	"	388.44	34.82	423.26	8,413,902	32,936.87	0.39
Automobile Insurance	.....	"				None.	None.	
California	.....	"	22.37	37.02	59.39	6,358,029	73,849.91	1.16
Citizens of Missouri	.....	"	7.03	33.05	41.08	1,284,830	18,259.69	1.42
Columbia	.....	"				None.	None.	
Commercial Union of New York	.....	"	12.95	29.60	42.55	826,414	12,307.67	1.49
Connecticut	.....	"	44.24	36.73	80.97	21,042,876	240,052.64	1.14
Continental Insurance	.....	"	75.08	41.16	116.24	30,099,181	496,069.95	0.99
Equitable	.....	"	52.36	34.10	86.46	16,368,247	179,323.82	1.08
Fidelity-Phenix	.....	"	66.92	38.72	105.64	46,150,090	485,427.34	1.05
Fireman's Fund	.....	"	49.07	30.54	79.61	21,732,561	212,158.91	0.98
Firemen's Insurance	.....	"	62.17	33.70	95.87	7,847,030	99,555.38	1.30
General of Paris	.....	"	57.60	37.35	94.95	11,591,929	121,002.10	1.04
Globe Falls	.....	"	47.36	36.88	84.24	22,615,402	223,497.15	0.99
Globe and Rutgers	.....	"	45.70	27.13	72.83	79,534,939	723,135.16	0.91
Great American	.....	"	56.11	33.36	89.47	58,789,156	551,873.26	0.94
Harford Fire	.....	"	48.87	31.60	80.47	119,957,023	1,261,359.28	1.05
Home Insurance	.....	"	50.03	35.85	85.88	125,850,656	1,366,315.82	1.09
Insurance Co. of North America	.....	"	54.66	27.93	82.59	79,889,442	712,349.19	0.89
Insurance Co. of State of Pa.	.....	"	61.10	24.81	85.91	21,689,352	243,216.89	1.12
Merchants Fire	.....	"	22.71	41.92	64.63	626,920	10,554.01	1.68
Millers National	.....	"	58.50	28.22	116.72	5,408,896	57,793.86	1.07
National Ben Franklin	.....	"	58.09	45.15	103.24	9,777,375	112,417.68	1.15
National Fire of Hartford	.....	"	58.27	35.63	93.90	66,367,147	723,095.11	1.09
National Union Fire	.....	"	65.70	28.38	94.08	28,030,934	283,897.87	1.01
La Nationale	.....	"	55.67	33.82	91.49	26,463,898	288,244.21	1.09
Niagara Fire	.....	"	54.21	30.65	84.86	21,396,296	248,313.92	1.17
North Western	.....	"	52.39	40.91	93.30	19,312,374	234,793.07	1.20
Phenix of Paris	.....	"	38.63	37.56	76.19	14,665,622	142,784.18	0.97



TABLE VIII.—Showing the Summary of Net Premiums Written and Net Losses incurred by Provinces in Canada, by Canadian Companies transacting Fire Insurance during 1917.

(Licensed reinsurance deducted).

CANADIAN COMPANIES—NET PREMIUMS WRITTEN, 1917.

Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.....	8,251	19,694	15,345	32,699	51,128	39,881	6,178	28,778	11,786	None.	213,740
Beaver Fire.....	4,159	6,076	5,291	None.	None.	None.	None.	None.	18,316	None.	33,812
British America.....	76,642	57,101	77,863	28,386	45,835	298,583	6,132	118,074	74,043	None.	782,649
British Colonial.....	12,425	15,815	10,248	5,820	10,333	40,881	None.	83,746	13,277	None.	192,545
British Northwestern.....	15,553	4,526	15,374	None.	3,794	12,767	None.	None.	26,798	None.	78,812
Canada Accident.....	4,104	11,751	6,352	13,548	7,675	26,027	1,672	9,794	7,002	None.	87,925
Canada National.....	31,824	35,593	42,875	— 74	18,320	52,451	None.	None.	49,988	None.	230,957
Canadian Fire.....	62,875	29,030	82,289	None.	11,935	82,469	2,417	None.	89,431	None.	360,446
Canadian Lumbermen's.....	None.	None.	None.	None.	None.	13,342	None.	None.	None.	None.	33,899
Dominion Fire.....	25,280	7,534	19,562	8,754	10,233	227,453	None.	47,823	11,151	None.	357,770
Dom. of Can. G'lee. and Acct.....	8,815	1,244	3,668	None.	None.	9,251	None.	102	2,374	None.	25,544
Globe Indemnity.....	7,322	538	4,902	None.	None.	48,160	None.	7,453	10,212	None.	78,617
Hudson Bay.....	17,156	40,896	21,983	13,138	8,723	76,623	None.	18,105	29,385	None.	226,069
Imperial Underwriters.....	8,267	43,643	9,855	11,080	3,791	45,279	1,508	27,829	9,993	None.	161,245
Liverpool-Manitoba.....	40,091	39,976	50,225	6,919	4,407	141,589	None.	59,587	41,149	None.	384,003
London Mutual.....	18,386	27,624	25,706	None.	None.	352,270	None.	105,219	29,026	None.	599,920
Mount Royal.....	22,655	26,430	24,835	7,370	— 24	160,358	None.	921	22,720	None.	285,265
North Empire.....	15,973	43,249	35,066	10,335	15,771	181,768	85	431,822	24,855	None.	759,824
North West Fire.....	20,654	11,171	8,969	9,907	348	62,264	None.	1,406	36,395	None.	160,936
Occidental Fire.....	8,531	8,999	14,697	9,907	7,289	43,552	661	25,923	11,335	None.	130,787
Pacific Coast Fire.....	23,237	10,916	46,587	12,563	7,337	31,147	None.	40,727	94,121	None.	266,655
Quebec Fire.....	15,655	37,304	17,522	None.	None.	65,176	None.	9,552	15,213	None.	159,822
Western.....	19,833	13,890	21,230	18,696	53,500	379,405	2,091	112,958	17,817	None.	262,175
Totals.....	529,490	571,087	657,651	246,698	242,155	2,444,266	27,484	1,327,028	710,840	None.	6,756,669

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CANADIAN COMPANIES—NET LOSSES INCURRED, 1917.

	570	4,138	7,959	25,433	102,989	20,278	5,552	2,281	2,450	None	177,050
Acadia Fire	1,000	33	470	None	None	None	None	None	5,995	None	7,535
Beaver Fire	29,082	17,577	43,315	11,834	75,389	188,925	3,607	71,825	30,359	None	471,913
British America	3,453	7,540	9,138	7,992	5,213	29,485	None	68,830	11,047	None	133,304
British Colonial	3,738	731	7,343	None	2,958	4,746	None	None	9,253	None	28,769
British Northwestern	3,278	2,639	3,218	5,334	2,698	7,176	83	5,901	2,161	None	29,861
Canada Accident	5,177	9,925	25,440	3,576	0,858	44,350	None	None	13,419	None	111,302
Canada National	13,346	7,363	32,639	None	2,253	51,881	2	None	31,673	None	133,143
Canadian Fire	None	None	None	None	None	None	None	None	None	None	17,929
Canadian Lumbermen's	8,711	2,452	23,754	7,421	1,759	132,060	None	17,929	5,546	None	219,137
Dominion Fire	3,899	53	2,733	None	None	3,807	None	37,428	1,203	None	11,785
Dom. of Can. O'ice. and Acct.	1,097	None	4,527	None	None	22,414	None	None	1,408	None	35,068
Globe Indemnity	4,583	8,645	11,908	5,064	5,044	71,400	None	4,822	17,487	None	134,068
Hudson Bay	275	807	20,992	3,425	1,973	25,838	None	10,137	2,556	None	77,173
Imperial Underwriters	10,475	12,452	21,789	3,836	4,378	01,878	1,209	24,068	10,911	None	157,678
Liverpool-Manitoba	8,386	11,710	11,343	24,014	None	198,270	None	31,959	18,414	None	331,366
London Mutual	5,902	7,090	8,826	7,418	2,293	85,192	None	58,329	4,582	None	121,369
Mercantile Fire	5,236	13,412	11,511	3,949	12,801	115,822	None	228,014	6,789	None	395,534
Mount Royal	18,595	0,561	18,716	None	2,312	52,672	None	2,582	19,444	None	120,882
North Empire	3,159	5,401	8,366	2,386	8,826	38,200	4	14,020	0,472	None	96,908
North West Fire	3,813	1,217	22,056	7,969	562	29,353	None	49,082	41,327	None	153,519
Oceidental Fire	5,093	3,757	14,300	None	None	57,515	None	18,908	5,600	None	105,239
Pacific Coast Fire	7,243	13,168	15,960	19,366	None	21,648	5,888	63,414	2,982	None	149,689
Quebec Fire	22,554	19,903	22,729	27,998	19,033	211,266	1,093	131,724	28,095	None	488,595
Western											
Totals	160,475	155,981	340,158	167,855	258,283	1,478,754	15,038	838,899	281,983	None	3,715,416

TABLE IX.—Showing the Summary of Net Premiums Written and Net Losses Incurred by Provinces in Canada, by British and Colonial Companies transacting Fire Insurance during 1917.

(Licensed reinsurance deducted.)

BRITISH COMPANIES—NET PREMIUMS WRITTEN—1917.

Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Alliance.....	12,040	31,195	41,125	60	None.	101,291	None.	117,250	23,142	261	326,397
Atlas.....	33,156	24,939	33,157	22,175	None.	201,359	3,391	144,205	42,909	None.	517,939
British Crown.....	42,231	34,405	17,370	16,588	10,716	87,231	— 113	None.	28,235	None.	236,683
Caledonian.....	20,195	39,838	44,290	12,331	8,104	179,938	4,674	94,915	33,813	None.	438,098
Century.....	6,118	10,331	8,294	None.	None.	48,661	None.	None.	12,769	None.	86,173
Commercial Union.....	83,904	108,125	95,081	51,631	43,508	341,038	2,216	221,408	88,182	None.	(a)1,029,380
Eagle, Star and British Dominions.....	11,739	16,690	16,166	None.	6,122	41,018	None.	26,734	7,989	None.	126,488
Employers' Liability.....	32,468	50,697	28,928	14,350	30,797	204,013	2,567	139,257	33,294	None.	536,381
General Accident Fire and Life.....	59,383	26,743	35,876	35,323	30,970	345,831	4,068	65,231	60,278	None.	367,161
Guarant Assurance.....	52,925	95,249	65,546	7,053	175	114,936	7,450	453,053	45,821	None.	(b)1,180,924
Law Union and Rock.....	13,305	14,277	28,541	35,690	24,682	76,623	1,670	379,155	122,038	None.	266,786
Liverpool and London and Globe.....	92,301	163,753	58,901	35,690	17,236	508,307	None.	38,532	13,419	None.	1,410,961
London Guarantee and Accident.....	11,234	16,286	41,408	7,158	7,229	174,850	None.	161,105	74,460	None.	310,167
London and Lancashire Fire.....	58,139	89,364	56,893	16,421	2,305	345,514	None.	None.	None.	None.	894,201
London Assurance.....	25,635	65,693	36,540	15,440	4,201	109,137	None.	63,901	23,847	None.	340,434
Marine Insurance Co.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
North British and Mercantile.....	46,772	53,619	86,647	44,756	21,131	312,073	7,039	402,608	53,373	None.	1,028,018
North British Assurance Co.....	47,646	77,915	45,948	35,753	30,298	342,461	5,727	264,858	58,703	None.	909,339
Norwich Union Fire.....	33,095	62,567	46,958	61,412	36,413	361,896	4,820	145,891	57,893	None.	831,115
Ocean Accident and Guarantee.....	33,825	11,299	29,199	8,347	6,080	142,185	None.	16,224	19,638	None.	266,797
Palatine.....	24,622	32,675	20,520	30,454	22,823	80,567	3,776	61,823	22,401	None.	301,691
Phoenix of London.....	29,288	257,781	61,720	35,191	32,427	286,707	5,575	327,885	47,701	None.	1,054,275
Provincial.....	2,260	5,220	6,160	1,314	6,679	24,430	None.	11,883	2,071	None.	54,056
Royal Exchange.....	44,494	56,735	49,139	29,548	24,264	135,130	2,783	156,192	41,541	19	539,845
Royal Insurance Co.....	105,127	110,609	99,188	82,837	70,122	576,921	10,027	487,281	119,356	None.	1,661,438
Scottish Union and National.....	27,864	54,907	38,920	21,439	18,171	128,171	3,411	102,079	21,181	None.	412,944
Sun Insurance Office.....	36,149	61,069	30,795	55,045	20,534	261,692	2,716	111,016	38,533	None.	627,459
Union Assurance Society.....	41,307	49,325	39,021	21,177	29,890	182,899	5,888	161,640	40,968	None.	569,325
Union Assurance of Canton.....	20	22,763	39,121	19,674	80	13,918	None.	41,730	202	None.	48,492
Yorkshire.....	38,412	25,657	37,090	20,706	19,061	148,413	3,991	100,050	29,757	None.	423,107
Totals.....	1,086,273	1,671,929	1,225,626	683,275	534,478	5,853,140	85,763	4,322,718	1,195,527	970	16,706,043

(a)Including \$5,714 Floating Railway Premiums which have not been separated according to Provinces.

(b)Including \$52,058 premiums which have not been separated according to Provinces.

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## BRITISH COMPANIES—NET LOSSES INCURRED—1917.

Alliance.....	3,153	5,790	8,272	None.	None.	40,630	None.	69,699	8,307	38	135,900
Atlas.....	5,208	9,126	15,011	16,656	10,129	156,242	1,704	86,284	7,507	None.	399,076
British Crown.....	3,393	24,473	13,783	10,906	13,157	40,016	None.	None.	19,003	None.	125,633
Caledonian.....	1,772	11,147	23,681	10,183	6,607	112,977	3,750	51,602	10,088	None.	231,807
Century.....	1,124	328	4,849	None.	None.	51,741	None.	None.	11,653	None.	60,695
Commercial Union.....	19,372	51,243	58,013	28,757	9,554	223,629	10	77,099	44,396	None.	512,113
Eagle, Star and British Dominions.....	4,012	461	9,920	None.	14,200	9,683	None.	25,835	2,595	None.	63,786
Employers' Liability.....	21,711	874	17,221	9,841	12,910	101,362	250	118,708	7,225	None.	290,172
General Assurance.....	26,353	289	23,129	17,221	8,170	87,708	5,728	28,283	25,305	None.	293,733
Guardian Assurance.....	4,118	17,870	58,450	11,740	13,162	209,901	1,427	302,630	24,583	None.	(a) 661,544
Law Union and Rock.....	2,605	1,594	19,748	11,196	48,965	48,865	208	39,437	13,096	105	183,537
Liverpool and London and Globe.....	37,798	27,274	28,070	21,648	27,186	309,789	62	196,919	27,022	None.	675,768
London Guarantee and Accident.....	1,128	3,562	13,827	2,898	3,950	81,551	None.	51,889	1,637	None.	190,442
London and Lancashire Fire.....	11,345	31,740	35,109	21,679	5,38	152,176	None.	91,103	12,144	None.	355,894
London Assurance.....	5,457	10,207	25,260	6,015	2,490	46,335	None.	52,050	7,187	None.	155,009
Marine Insurance Co.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
North British and Mercantile.....	16,203	14,350	47,310	17,408	14,034	106,567	3,174	233,709	20,400	None.	473,343
Northern Assurance Co.....	9,440	16,955	42,255	33,188	4,351	290,813	2,751	171,329	42,811	None.	(b) 516,731
Norwich Union Fire.....	9,158	12,788	27,769	35,605	25,826	213,276	2,429	126,650	21,084	None.	474,615
Ocean Accident and Guarantee.....	8,828	8,007	26,806	5,788	7,511	57,829	None.	4,568	10,303	None.	129,640
Polular.....	3,787	9,670	22,424	17,551	9,195	56,262	3,537	18,915	6,140	None.	147,481
Phoenix of London.....	16,048	80,690	44,354	7,065	23,968	146,544	504	145,782	18,308	None.	483,302
Provincial.....	38	9,164	4,180	None.	280	20,807	None.	6,044	2,285	None.	46,821
Royal Exchange.....	7,778	5,543	49,051	13,272	35,785	105,659	510	90,269	14,954	None.	322,801
Royal Insurance Co.....	28,470	29,879	29,249	87,615	78,549	337,764	4,751	247,233	46,176	None.	889,686
Scottish Union and National.....	6,837	19,042	14,672	12,344	11,323	121,601	4,010	66,877	7,211	None.	296,317
Sun Insurance Office.....	13,056	10,874	15,751	23,779	18,359	108,900	None.	91,669	15,164	None.	387,593
Union Assurance Society.....	7,289	10,061	29,214	11,738	18,028	118,466	2,826	58,985	25,826	None.	283,024
Union Insurance of Canton.....	None.	None.	None.	None.	None.	684	None.	None.	None.	None.	684
Yorkshire.....	30,285	5,696	23,867	8,254	7,908	116,389	5,885	76,790	19,039	None.	300,173
Totals.....	311,883	428,741	729,285	424,057	428,517	3,480,660	43,600	2,533,408	469,588	203	8,861,392

(a) Including \$18,597 losses which have not been separated according to Provinces.

(b) \$7,153 reinsurance losses have not been separated according to Provinces.





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Phoenix of Paris.....	5,382	11,529	8,688	6,820	4,013	27,680	4,064	28,790	5,052	None.	102,024
Phoenix of Hartford.....	45,257	68,731	36,062	19,325	31,765	125,244	2,128	53,340	36,990	None.	419,343
Providence Washington.....	22,000	19,382	13,082	10,811	9,040	59,942	None.	57,222	14,925	None.	206,920
Queen of America.....	31,297	74,940	32,115	42,768	35,338	210,820	7,065	176,394	42,008	None.	652,743
St. Paul Fire and Marine.....	41,030	19,518	30,739	4,330	7,725	133,041	4	39,967	95,000	28	367,488
Springfield Fire and Marine.....	34,787	50,157	69,955	8,843	14,769	68,665	2,403	70,776	23,115	None.	343,290
Stuyvesant.....	37	33,336	5,301	8,835	5,201	53,115	18	31,678	-550	None.	133,289
L. Union, Paris, France.....	15,049	21,940	15,843	9,537	8,202	46,511	None	86,808	14,130	None.	218,013
Westchester.....	65,290	32,910	25,892	11,022	108	37,300	35	18,527	44,681	None.	235,831
Totals.....	810,675	1,298,902	930,579	524,859	661,534	2,988,213	41,648	2,075,571	850,952	2,891	10,132,018

(a) Including \$194 Floater Premiums which have not been separated according to provinces.

## UNITED STATES AND OTHER COMPANIES—NET LOSSES INCURRED—1917.

Etna Insurance Co.....	3,130	20,420	29,079	11,787	23,589	70,272	None.	36,127	3,666	None.	198,076
Agricultural.....	None.	916	None.	None.	None.	None.	None.	None.	None.	None.	None.
Alliance Insurance.....	43	14,587	3,901	309	177	0,727	None.	7,679	87	None.	33,510
American Central.....	2,028	2,978	14,303	219	59	3,039	None.	None.	10,006	None.	33,219
American Insurance.....	640	81	9,542	1	1	31	None.	None.	11,663	None.	22,200
American Lloyds.....	None.	74	None.	706	12	19,973	None.	6,863	None.	None.	27,623
Automobile Insurance.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
California.....	1,294	2,324	5,983	None.	None.	None.	None.	None.	4,141	None.	13,752
Citizens' of Missouri.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Columbia.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Commercial Union of N. Y.....	None.	992	None.	None.	None.	None.	None.	None.	None.	None.	None.
Connecticut.....	15,363	6,892	5,027	5,284	34,592	21,979	None.	8,769	5,983	None.	962
Continental Insurance.....	11,071	4,987	15,028	4,809	48,804	122,169	3,153	71,165	4,010	None.	103,889
Equitable Fire and Marine.....	4,371	1,485	1,273	101	3,180	5,294	None.	7,715	561	None.	280,102
Fidelity-Phenix.....	7,188	9,149	28,749	0,091	29,389	77,987	1,383	70,219	9,490	None.	24,010
Fireman's Fund.....	2,700	11,471	0,812	5,788	5,205	50,300	None.	12,294	2,451	None.	239,642
Firemen's Insurance.....	564	014	24,592	None.	None.	14,816	None.	None.	4,483	None.	97,081
General of Paris.....	105	983	4,401	0,325	11,103	18,271	None.	None.	1,180	None.	44,769
Glens Falls.....	2,014	14,157	7,476	2,709	2	28,070	None.	8,596	24,795	None.	51,244
Globe and Rutgers.....	5,522	7,069	16,059	11,853	13,060	137,016	None.	102,884	18,915	None.	88,599
Great American.....	25,163	2,449	13,119	1,936	22,917	107,281	None.	105,877	23,563	None.	312,378
Hartford Fire.....	25,280	14,317	35,314	33,862	48,889	172,605	None.	96,899	47,808	None.	302,305
Home Insurance.....	44,844	11,197	47,793	99,393	109,035	238,012	5,472	86,890	20,852	None.	474,883
Insurance Co. of North America.....	1,508	10,908	17,892	22,267	57,253	125,809	None.	126,423	8,292	None.	599,180
Insurance Co. of State of Pa.....	6,007	20,391	18,063	4,281	84,315	25,511	None.	None.	8,363	None.	375,884
Merchants Fire.....	None.	1,080	None.	None.	None.	None.	None.	None.	None.	None.	1,680
Millers National.....	19	3,521	7,131	107	None.	25,322	None.	5,379	9,178	None.	50,687
National-Ben Franklin.....	884	5,533	11,141	7	None.	19,782	None.	10,400	None.	None.	47,908
National Fire of Hartford.....	1,480	9,008	12,435	27,700	59,149	107,778	097	32,152	15,047	None.	290,041
National Union Fire.....	2,391	5,401	44,079	13,300	20,745	42,315	None.	20,410	8,052	None.	156,593

TABLE X.—Showing the Summary of Net Premiums Written and Net Losses Incurred, by Provinces in Canada, by United States and other Companies transacting Fire Insurance during 1917.—*Concluded.*UNITED STATES AND OTHER COMPANIES—NET LOSSES INCURRED—1917.—*Concluded.*  
(*License reinsurance deducted.*)

Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.
<i>\$</i>	<i>\$</i>	<i>\$</i>	<i>\$</i>	<i>\$</i>	<i>\$</i>	<i>\$</i>	<i>\$</i>	<i>\$</i>	<i>\$</i>	<i>\$</i>	<i>\$</i>
La Nationale.....	1,012	8,432	7,418	2,114	2,498	36,489	None.	61,045	3,633	None.	122,632
Niagara Fire.....	1,637	5,788	8,928	None.	None.	33,501	None.	42,654	3,170	None.	94,676
Northwestern National.....	506	1,270	4,565	7,034	5,281	44,122	None.	23,202	14,627	None.	100,646
Phoenix of Paris.....	102	3,377	4,765	7,929	3,241	21,544	702	7,435	1,955	None.	47,254
Phoenix of Hartford.....	23,188	12,460	16,180	9,003	57,778	57,982	105	45,127	11,700	None.	234,663
Providence Washington.....	6,324	3,527	7,004	3,478	43,401	43,307	None.	47,846	11,630	None.	131,707
Queen of America.....	12,245	18,944	5,066	34,404	59,478	135,601	1,976	103,919	22,922	None.	394,325
St. Paul Fire and Marine.....	22,686	3,748	34,378	7,699	5,718	83,787	None.	32,900	65,104	None.	238,480
Springfield Fire and Marine.....	33,496	15,401	63,866	7,032	20,081	46,902	9	48,882	50,802	None.	287,371
Stuyvesant.....	260	19,025	18,552	5,001	7,921	62,079	None.	26,825	765	None.	140,358
L'Union, Paris, France.....	11,371	5,401	16,845	6,641	21,957	33,625	None.	38,158	4,357	None.	135,255
Westchester.....	35,250	11,950	18,068	6,577	None.	21,400	None.	8,437	33,893	None.	135,555
Totals.....	321,180	299,781	585,867	274,253	677,306	2,134,380	13,507	1,338,272	473,670	None.	6,108,216

RECAPITULATION—NET PREMIUMS WRITTEN.	
Canadian Companies.....	529,480
British and Colonial Companies.....	1,086,573
United States and other Companies.....	816,675
Totals.....	2,432,428
(a) Including \$27,048 premiums and —\$5,714 Floater Railway Premiums which have not been separated according to Provinces.	2,432,428
(b) Including \$194 Floater Premiums which have not been separated according to provinces.	2,432,428

NET LOSSES INCURRED.	
Canadian Companies.....	166,475
British and Colonial Companies.....	311,883
United States and other Companies.....	321,190
Totals.....	799,538
(a) Including \$18,587 losses which have not been separated according to Provinces, and \$7,153 reinsurance losses not separated according to Provinces.	799,538
(b) Including \$18,587 losses which have not been separated according to Provinces, and \$7,153 reinsurance losses not separated according to Provinces.	799,538

Canadian Companies.....	166,475	155,981	349,158	167,855	268,283	1,478,704	18,408	838,889	281,983	3,715,416
British and Colonial Companies.....	311,883	498,741	729,285	424,057	428,517	3,480,600	85,763	2,533,408	469,588	8,861,392
United States and other Companies.....	321,190	299,781	535,867	274,253	677,306	2,124,380	13,507	1,338,272	473,670	6,108,216
Totals.....	799,538	854,503	1,654,310	866,165	1,364,106	7,083,794	75,151	4,710,569	1,225,241	18,685,024

SESSIONAL PAPER No. 8

*Fire Insurance in Canada.*

In Volume I of the report of last year there was included a tabulation giving certain information in respect of the business transacted by all fire insurance companies in Canada, including provincial as well as Dominion licensees, for the year 1916.

This year, circulars were sent to all provincial licensees asking for the figures in respect of the business for the year 1917 showing:—

1. Net amount of insurance written.
2. Net amount of insurance in force at the end of the year.
3. Net premiums received.
4. Net losses paid.

after deducting in each case reinsurance in companies licensed in Canada.

The inquiry extended to every company, stock or mutual, Canadian or foreign, carrying on business in Canada under provincial jurisdiction during the year 1917 and returns have with a few unimportant exceptions been received from all. The number of provincial licensees, including 14 British and foreign companies, making returns in respect of fire insurance was 213 of which 5 appear to have transacted business outside the provinces by which they were incorporated.

The tabulation which appears below and the tabulation of unlicensed fire insurance on page ci show that the fire insurance effected in 1917 on property situated in Canada was as follows:—

Dominion licensees.....	\$ 4,049,059,999
Provincial licensees.....	365,313,945
Unlicensed companies.....	283,423,680
Total.....	\$ 4,698,797,624

The net premiums received and net losses paid by licensed companies during the year and the net amount of insurance in force in those companies at the end of the year are given below. The returns required to be filed by persons effecting insurance in unlicensed companies do not give this information:—

	Insurance in force Dec. 31, 1917.	Net premiums received.	Net losses paid.
Dominion licensees.....	\$ 3,986,197,514	\$ 31,246,530	\$ 16,379,102
Provincial licensees.....	891,299,821	4,081,815	2,341,846
	\$ 4,877,497,335	\$ 35,328,345	\$ 18,720,948

## FIRE INSURANCE IN CANADA, 1917.

Business transacted by	Net insurance written.	Net in force Dec. 31, 1917.	Net premiums received.	Net losses paid.
	\$	\$	\$	\$
1. Dominion licensees.....	4,049,059,999	3,986,197,514	31,246,530	16,379,102
2. Provincial licensees.....				
(a) Provincial companies within provinces by which they are incorporated.....	37,866,639	815,618,098	3,627,007	2,168,274
(b) Provincial companies within provinces other than those by which they are incorporated.....	27,881,675	64,990,092	270,199	132,158
(c) British and Foreign companies.....	9,565,631	10,691,631	184,609	41,414
Total for Provincial Companies.....	365,313,945	891,299,821	4,081,815	2,341,846
Grand Total.....	4,414,373,944	4,877,497,335	35,328,345	18,720,948

8 GEORGE V, A. 1918

ANALYSIS and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 129 of the Insurance Act, 1917.

Province in which Property is Situated.	Amount of Insurance.
	\$
Nova Scotia.....	6,353,741
New Brunswick.....	10,304,078
Quebec.....	96,771,541
Ontario.....	136,851,426
Manitoba.....	8,640,865
Saskatchewan.....	5,032,227
Alberta.....	5,669,087
British Columbia.....	13,536,563
Prince Edward Island.....	102,852
Yukon.....	159,300
	283,423,680
Nature of Property Insured.	Amount of Insurance.
	\$
Lumber and lumber mills.....	22,562,025
Other industrial plants and mercantile establishments.....	191,864,603
Stocks and merchandise.....	44,723,586
Railway property and equipment.....	17,660,394
Miscellaneous.....	6,613,072
	283,423,680
Nature of Insurers.	Amount of Insurance.
	\$
Lloyd's Associations.....	41,563,643
Reciprocal Underwriters.....	32,529,746
Mutual Companies.....	155,350,700
Stock Companies.....	53,979,582
	283,423,680

## ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO  
BUSINESS OF ONE OR MORE CLASSES OF INSURANCE,  
OTHER THAN FIRE OR LIFE, IN CANADA FOR  
YEAR 1917, IN ACCORDANCE WITH  
THE INSURANCE ACT, 1917.

8 GEORGE V, A. 1918

TABLE showing the Total Assets, and their nature, of Canadian Companies  
Insurance, Steam

CANADIAN COMPANIES—

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	None.	5,000 00	248,592 08	40,235 80
Canada Hail.....	None.	None.	48,322 77	None.
Canada Weather.....	None.	None.	21,190 00	None.
Canadian Surety.....	None.	None.	299,204 53	None.
Casualty Co. of Canada.....	None.	None.	18,484 00	None.
Chartered Trust and Executor.....	773 41	51,074 00	124,505 51	11,470 00
Dominion Gresham.....	18,087 32	None.	161,455 20	None.
General Accident.....	None.	None.	358,395 13	54,905 00
General Animals.....	None.	None.	29,970 00	None.
Guarantee Co. of North America.....	342,650 00	None.	595,845 75	924,511 00
Guardian Ins. Co. of Canada.....	None.	None.	239,408 55	None.
Imperial Guarantee and Accident.....	2,365 03	9,000 00	336,784 75	None.
London and Lancashire Gtee. and Accident..	125,011 50	None.	508,785 67	None.
Merchants Casualty Co.....	None.	31,950 00	157,443 11	None.
Merchants' and Employers' Gtee and Acct..	41,930 35	10,100 00	85,503 98	None.
Moose, Grand Lodge of the Loyal Order....	None.	1,450 00	10,120 00	None.
North American Accident.....	None.	None.	269,076 68	13,629 00
Protective Association of Canada.....	None.	None.	42,063 98	None.
Totals.....	530,817 61	111,574 00	3,665,152 74	1,014,743 80

(a) Including \$10,000 loan on collateral. (b) Including \$900 loan on collateral.

## SESSIONAL PAPER No. 8

transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Boiler Insurance, etc.

—ASSETS AT DECEMBER 31, 1917.

Cash on hand in Banks or deposited with Government	Interest and Rents Due and Accrued.	Agents' Balances and Bills Receivable.	Premiums. Due and Uncollected.	Other Assets.	Total Assets.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
23,928 04	4,314 09	None.	12,760 50	2,557 75	337,388 26	Steam Boiler.
11,271 34	1,098 47	8,929 00	1,044 41	None.	70,665 90	Hail.
2,106 93	632 50	None.	None.	None.	23,929 43	Hail and Tornado.
41,833 60	4,965 70	165 21	12,108 94	None.	358,278 03	Burglary, Guarantee and Plate Glass.
3,832 68	423 16	186 80	605 33	400 00	23,931 97	Plate Glass.
9,663 20	4,375 99	None.	None.	13,407 19	218,269 30	Title.
2,236 33	770 62	1,456 51	22,548 68	153,141 38	359,696 04	Accident, Auto, Burglary, Guarantee and Sickness.
26,658 43	7,007 19	64 28	45,568 02	3,702 82	496,300 87	Accident, Combined Accident and Sickness, Auto, Sickness and Steam Boiler.
3,538 20	971 24	None.	6,491 62	(a) 12,328 10	53,299 16	Live Stock.
217,519 92	7,472 94	None.	28,308 63	43,064 02	2,159,372 26	Guarantee.
156,223 05	4,249 13	None.	34,999 30	4,886 23	459,766 26	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
75,267 53	2,207 14	None.	42,484 69	11,924 44	480,033 58	Accident, Auto, Guarantee Plate Glass and Sickness.
65,162 42	6,516 24	1,552 37	33,563 38	19,527 09	850,118 67	Accident, Auto, Guarantee Plate Glass and Sickness.
36,135 76	3,885 65	6,330 68	12,828 93	None.	248,574 13	Accident and Sickness Combined.
17,043 78	1,255 63	None.	16,763 84	7,442 86	180,040 44	Accident, Combined Accident and Sickness, Auto, Plate Glass and Sickness.
830 84	143 75	None.	None.	450 00	12,994 59	Sickness.
26,286 66	4,111 87	None.	25,746 75	(b) 12,488 35	351,339 31	Accident, Auto, Plate Glass and Sickness.
30,520 98	748 44	None.	7,110 98	1,019 30	81,463 68	Accident and Sickness Combined.
750,059 69	55,149 75	18,684 85	302,934 00	256,339 53	6,765,461 97	

8 GEORGE V, A. 1918

TABLE showing the Total Liabilities of Canadian Companies transacting business  
Boiler

## CANADIAN COMPANIES—

Companies.	Unsettled Losses.	Reserve- of Unearned Premiums.	Sundry.	Total Liabilities not including Capital Stock.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	None.	108,319 75	429 84	108,749 59
Canada Hail .....	None.	None.	1,836 87	1,836 87
Canada Weather.....	None.	None.	3,834 79	3,834 79
Canadian Surety.....	19,526 63	42,770 58	4,617 64	66,914 84
Casualty Co. of Canada.....	2,450 00	4,709 05	1,980 00	9,139 05
Chartered Trust and Executor.....	None.	None.	6,123 28	6,123 28
Dominion Gresham.....	14,258 38	49,435 99	42,231 62	105,925 99
General Accident.....	67,195 80	143,269 48	21,107 40	231,572 68
General Animals.....	3,176 00	17,460 20	399 34	21,035 54
Guarantee Co. of North America.....	24,567 00	151,829 50	150,000 00	326,396 50
Guardian Ins. Co. of Canada.....	28,091 72	50,989 80	14,398 34	93,479 86
Imperial Guarantee and Accident.....	52,110 90	103,611 78	38,500 00	192,222 68
London and Lancashire Gtee. and Acct.....	119,617 00	88,165 91	48,971 27	256,754 18
Merchants' Casualty Co.....	45,000 00	104,160 75	18,510 51	167,671 26
Merchants' and Employers' Gtee and Acct.....	14,359 76	41,987 87	4,964 82	61,312 45
Moose, Grand Lodge of the Loyal Order.....	None.	None.	12,939 50	12,939 50
North American Accident.....	92,948 85	74,526 56	16,710 99	184,186 40
Protective Association of Canada.....	13,540 83	32,144 00	4,280 40	49,965 23
Totals.....	496,842 86	1,013,331 22	389,836 61	1,900,060 69



## SESSIONAL PAPER No. 8

of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Insurance, etc.

## LIABILITIES AT DECEMBER 31, 1917.

Excess Assets over Liabilities.	Capital Stock paid in cash.	Nature of Business.
\$ cts.	\$ cts.	
228,638 67	100,100 00	Steam Boiler.
68,829 12	75,000 00	Hail.
20,094 64	77,940 70	Hail and Tornado.
291,363 19	225,000 00	Burglary, Guarantee and Plate Glass.
14,792 92	21,195 74	Plate Glass.
112 146 02	204,111 90	Title.
253,770 05	200,000 00	Accident, Auto, Burglary, Guarantee and Sickness.
264,723 19	100,000 00	Accident, Combined Accident and Sickness, Auto, Sickness and Steam Boiler.
32,263 62	62,275 00	Live Stock.
1,832,975 76	304,600 00	Guarantee.
366,285 40	375,000 00	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
287,810 90	200,000 00	Accident, Auto, Guarantee, Plate Glass and Sickness.
513,364 49	400,000 00	Accident, Auto, Guarantee, Plate Glass and Sickness.
90,902 87	64,565 00	Accident and Sickness Combined.
118,727 99	99,500 00	Accident, Combined Accident and Sickness, Auto, Plate Glass and Sickness.
55 09	None.	Sickness.
167,152 91	90,799 95	Accident, Auto, Plate Glass and Sickness.
31,498 45	20,000 00	Accident and Sickness Combined.
4,854,401 28	2,620,089 29	

8 GEORGE V, A. 1918

TABLE showing the Assets in Canada, and their nature, of Companies other  
Glass, Sickness, Insurance, Steam

BRITISH AND FOREIGN COMPANIES—ASSETS—

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Ætna Casualty.....	None.	None.	200,000 00	None.
American and Foreign Marine.....	None.	None.	27,560 00	None.
American Surety.....	None.	None.	54,940 00	None.
British and Foreign Marine.....	None.	None.	108,795 00	None.
Continental Casualty.....	None.	None.	25,000 00	None.
Fidelity and Casualty.....	None.	None.	188,000 81	None.
Hartford Steam Boiler.....	None.	None.	39,600 00	None.
International Fidelity.....	None.	None.	5,000 00	None.
Lloyds Plate Glass.....	None.	None.	85,908 00	None.
Loyal Protective.....	None.	None.	38,050 00	None.
Maryland Casualty.....	None.	None.	260,170 91	None.
National Provincial Plate Glass.....	None.	None.	12,955 06	None.
National Surety Co.....	None.	None.	103,580 00	None.
New York Plate Glass.....	None.	None.	29,840 00	None.
Ocean Marine.....	None.	None.	95,659 20	None.
Railway Passengers.....	None.	None.	196,512 82	None.
Ridgely Protective.....	None.	None.	27,700 00	None.
Travelers Indemnity of Hartford.....	None.	None.	164,578 00	None.
United Commercial Travelers.....	None.	None.	28,170 00	None.
United States Fidelity and Guaranty.....	None.	None.	289,850 00	None.
Totals.....	None.	None.	1,981,869 80	None.

## SESSIONAL PAPER No. 8

than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Boiler Insurance, etc.

IN CANADA AT DECEMBER 31, 1917.

Cash on hand and in Banks deposited with Governments.	Interest Due and Accrued.	Agents' Balances and Premiums Uncollected.	Other Assets.	Total Assets.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	None.	None.	None.	200,000 00	Accident, Auto., Burglary, Guarantee, Plate Glass, Sickness and Sprinkler Leakage.
3,078 41	None.	None.	None.	30,638 41	Inland Transportation.
4,489 16	1,340 00	788 07	None.	61,557 23	Guarantee.
72 33	780 00	None.	None.	109,647 33	Inland Transportation and Sprinkler Leakage.
876 05	None.	468 80	None.	26,344 85	Accident, Auto. and Sickness
306 73	2,268 22	31,389 34	None.	221,965 10	Accident, Auto. Burglary, Plate Glass, Sickness, and Steam Boiler.
None.	675 00	None.	None.	40,275 00	Steam Boiler.
None.	None.	None.	None.	5,000 00	Guarantee.
None.	1,050 91	3,331 65	None.	90,290 56	Plate Glass.
20,794 42	500 00	None.	1,000 00	60,344 42	Accident and Sickness combined.
34,918 65	1,237 48	41,663 46	None.	337,990 50	Accident, Auto. Burglary, Guarantee Plate Glass, Sprinkler Leakage, Sickness and Steam Boiler.
None.	None.	160 58	None.	13,115 64	Plate Glass.
11,050 91	921 67	11,788 88	None.	127,341 46	Guarantee.
None.	573 37	2,241 41	None.	32,654 78	Plate Glass.
None.	None.	473 15	None.	96,132 35	Inland Transportation.
24,305 67	None.	21,031 42	16,977 54	258,827 45	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
10,260 04	600 00	None.	None.	38,560 04	Combined Accident and Sickness.
4,492 30	2,796 92	22,799 14	None.	194,666 36	Accident, Auto. Burglary, Plate Glass, Sickness, Steam Boiler.
None.	682 59	530 88	None.	29,383 38	Accident.
1,786 44	4,156 25	22,522 95	1,500 00	319,815 64	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
116,431 11	17,582 32	159,189 73	19,477 54	2,294,550 50	

TABLE showing the Liabilities in Canada of Companies other, than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

BRITISH AND FOREIGN COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1917.

Companies.	Unsettled Losses.		Reserve of Unearned Premiums.		Sundry.		Total Liabilities.		Excess of Assets over Liabilities.		Nature of Business.
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
<i>Ætas Casualty</i> .....	None.		None.		None.		None.		200,000	00	Accident, Auto, Burglary, Guarantee, Plate Glass, Sickness and Sprinkler Leakage.
<i>American and Foreign Marine</i> .....	1,233	33	198	25	75	00	1,606	58	29,031	83	Inland Transportation.
<i>American Surety</i> .....	22,637	00	11,463	60	107	84	44,508	44	17,048	79	Guarantee.
<i>British and Foreign Marine</i> .....	None.		122	14	None.		122	14	109,325	19	Inland Transportation and Sprinkler Leakage.
<i>Continental Casualty</i> .....	2,389	12	1,354	94	74	93	3,848	99	22,495	86	Accident, Auto and Sickness.
<i>Fidelity and Casualty</i> .....	46,692	65	115,330	11	8,900	11	170,922	30	51,042	80	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.
<i>Hartford Steam Boiler</i> .....	None.		None.		None.		None.		40,275	00	Steam Boiler.
<i>International Fidelity</i> .....	None.		2,814	50	None.		2,814	50	2,185	50	Guarantee.
<i>Lloyds Plate Glass</i> .....	21,285	00	48,940	32	1,000	00	71,225	32	19,065	24	Plate Glass.
<i>Loyal Protective</i> .....	18,000	00	15,703	20	4,856	60	38,559	80	21,784	62	Accident, and Sickness combined.
<i>Maryland Casualty</i> .....	76,650	00	149,006	45	4,000	00	229,656	45	108,334	05	Accident, Auto, Burglary, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Steam Boiler.
<i>National Provincial Plate Glass</i> .....	1,395	34	10,120	17	None.		11,515	51	1,600	13	Plate Glass.
<i>National Surety Co.</i> .....	20,946	31	34,996	46	1,000	00	56,242	77	71,098	69	Guarantee.
<i>New York Plate Glass</i> .....	323	18	13,369	42	500	00	14,192	70	18,462	08	Plate Glass.
<i>Ocean Marine</i> .....	None.		None.		None.		None.		96,132	35	Inland Transportation.
<i>Railway Passengers</i> .....	50,510	00	91,470	30	12,470	81	154,451	11	104,376	34	Accident, Auto, Burglary, Guarantee, Plate Glass, and Sickness.
<i>Ridgely Protective</i> .....	11,589	27	2,541	90	2,746	79	16,877	96	21,682	08	Combined Accident and Sickness.
<i>Travelers Indemnity of Hartford</i> .....	54,152	55	102,770	02	7,350	26	164,272	83	30,393	53	Accident, Auto, Burglary, Plate Glass, Sickness, Steam Boiler.
<i>United Commercial Travelers</i> .....	7,203	76	None.		850	00	8,053	76	21,329	02	Accident.
<i>United States Fidelity and Guaranty</i> .....	118,100	00	134,281	06	34,000	00	286,381	06	33,434	38	Accident, Auto, Burglary Guarantee, Plate Glass and Sickness.
<b>Totals</b> .....	462,806	91	734,512	97	77,932	34	1,275,252	22	1,019,298	28	

## SESSIONAL PAPER No. 8

TABLE showing the Cash Income of Canadian Companies transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

## INCOME (CASH) 1917.

Companies.	Net Cash for Premiums.	Interest, Rents and Dividends on Stock, etc.	Sundry.	Total Cash Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	91,588 16	15,012 69	881 85	107,482 70
Canada Hail.....	65,515 75	2,196 13	None.	67,711 88
Canada Weather.....	1,340 84	778 00	78 12	2,196 96
Canadian Surety.....	115,192 01	14,709 40	None.	129,901 41
Casualty Co. of Canada.....	6,375 15	1,007 33 (a)	769 50	8,151 98
Chartered Trust and Executor.....	None.	11,401 05	None.	11,401 05
Dominion Gresham.....	122,130 33	6,708 05 (b)	16,646 82	145,485 20
General Accident.....	371,419 77	21,270 69 (c)	2,328 40	395,018 86
General Animals.....	59,360 69	1,919 61	None.	61,280 30
Guarantee Co. of North America.....	331,477 60	95,826 97 (d)	2,747 77	424,556 80
Guardian Ins. Co. of Canada.....	161,903 07	13,381 86 (e)	21 28	175,306 21
Imperial Guarantee and Accident.....	284,251 11	18,991 78	None.	303,242 89
London and Lancashire Guarantee and Accident.....	214,190 77	27,822 77	None.	242,013 54
Merchants Casualty Co.....	462,321 29	6,635 22	192,595 00	661,551 51
Merchants' and Employers' Guarantee and Accident.....	151,873 14	7,309 87 (f)	15,685 00	174,868 01
Moose, Grand Lodge of the Loyal Order.....	1,073 50	712 72	None.	1,786 22
North American Accident.....	268,335 74	13,788 13	None.	282,123 87
Protective Association of Canada.....	150,969 83	2,124 89	None.	153,094 72
Totals.....	2,859,318 75	261,597 16	226,258 20	3,347,174 11

(a) Premium on capital stock. (b) Including \$730.38 profit on sale of securities. (c) Including \$7.47 profit on sale of securities. (d) Loss on building operation. (e) Profit on sale of securities. (f) Including \$386 premium on capital stock.

Received on account of capital stock not included in income:—

Canada Weather, \$2,975.50; Canadian Surety, \$25,000; Casualty Company of Canada, \$1,508.91; Chartered Trust and Executor, \$115.97. General Animals, \$415; Guardian Insurance, \$125,000; Merchants Casualty, \$7,675; Merchants' and Employers', \$1,220.

TABLE showing the Cash Expenditure of Canadian Companies transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

## EXPENDITURE (CASH) 1917.

Companies.	Paid for Losses.	Dividends or Bonuses to Stockholders.	General Expenses.	Total / Cash Expenditure.	e Excess of Income over Expenditure. d The Reverse	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts	\$ cts.	
Boiler Inspection.....	13, 027 70	None.	76, 366 53	89, 994 23 e	17, 488 47	Steam Boiler.
Canada Hail.....	25, 477 99	None.	24, 634 06	50, 112 05 e	17, 599 83	Hail.
Canada Weather.....	1, 006 35	None.	6, 437 38	7, 443 73 d	5, 246 77	Hail and Tornado.
Canadian Surety.....	5, 921 81	10, 625 00	66, 612 78	83, 159 59 e	46, 741 82	Auto, Burglary, Guarantee and Plate Glass.
Casualty Co. of Canada.....	1, 229 85	None.	5, 702 31	6, 932 16 e	1, 219 82	Plate Glass.
Chartered Trust and Executor.....	None.	12, 241 25	562 28	12, 803 53 d	1, 402 48	Title.
Dominion Gresham.....	58, 330 01	None.	70, 172 37	128, 502 38 e	16, 982 82	Accident, Auto., Burglary, Guarantee and Sickness.
General Accident.....	168, 288 66	None.	177, 442 47	345, 731 13 e	49, 287 73	Accident, Combined Accident and Sickness, Guarantee, Sickness and Steam Boiler.
General Animals.....	28, 783 03	None.	26, 176 56	54, 959 59 e	6, 320 71	Live Stock.
Guarantee Co. of North America.....	42, 423 37	36, 552 00	198, 614 71	277, 590 08 e	146, 966 72	Guarantee.
Guardian Ins. Co. of Canada.....	72, 988 17	None.	72, 200 37	145, 188 54 e	30, 117 67	Accident, Auto., Burglary, Guarantee, Plate Glass and Sickness.
Imperial Guarantee and Accident.....	111, 319 18	16, 000 00	146, 062 40	273, 381 58 e	29, 861 31	Accident, Auto., Guarantee, Plate Glass and Sickness.
London and Lancashire Guar. and Accident.....	146, 866 18	None.	115, 607 76	262, 473 94 d	20, 460 40	Accident, Auto., Guarantee, Plate Glass and Sickness.
Merchants Casualty Co.....	154, 323 74	59, 800 57	417, 824 27	631, 948 58 e	29, 602 93	Accident and Sickness Combined.
Merchants' and Employers' Guarantee and Accident.....	65, 882 68	5, 958 00	93, 836 18	165, 676 86 e	9, 191 15	Accident, Combined Accident and Sickness, Auto., Plate Glass and Sickness.
Moose, Grand Lodge of the Loyal Order.....	853 86	None.	1, 151 52	2, 005 38 d	219 16	
North American Accident.....	114, 565 26	9, 079 94	100, 119 18	223, 764 38 e	58, 359 40	Accident, Auto., Plate Glass and Sickness.
Protective Association of Canada.....	86, 594 70	None.	61, 786 59	148, 381 29 e	4, 713 43	Accident and Sickness Combined.
Totals.....	1, 098, 482 54	150, 256 70	1, 651, 309 72	2, 910, 049 02 e	437, 125 06	

## SESSIONAL PAPER No. 8

TABLE showing the Income and Expenditure in Canada of Companies, other than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

Companies.	Income (Cash), 1917.				EXPENDITURE (Cash), 1917.			
	Net Cash for Premiums.	Interest and Dividends on Stock.	Sundry.	Total Cash Income.	Paid for Losses.	General Expenses.	Total Cash Ex- penditure.	e Excess of Income over Expenditure. — d The Reverse.
	\$	cts.	\$	cts.	\$	cts.	\$	cts.
<i>Etna Casualty</i> .....	None.	None.	None.	None.	None.	None.	None.	None.
<i>American and Foreign Marine</i> .....	39,416 82	None.	None.	39,416 82	1,138 30	8,890 19	10,028 49 <sup>e</sup>	29,388 33
<i>American Surety</i> .....	18,369 99	2,680 00	None.	21,049 99	3,895 05	5,875 45	9,770 50 <sup>e</sup>	11,279 09
<i>British and Foreign Marine</i> .....	436 32	4,680 00	None.	5,116 32	143 56	122 88	266 54 <sup>e</sup>	4,849 78
<i>Continental Casualty</i> .....	7,024 19	None.	None.	7,024 19	736 88	2,547 93	3,284 81 <sup>e</sup>	3,739 38
<i>Fidelity and Casualty</i> .....	233,460 52	None.	None.	233,460 52	77,844 95	125,932 08	203,777 03 <sup>e</sup>	29,683 49
<i>Hartford Steam Boiler</i> .....	1,200 00	1,350 00	None.	2,550 00	15,000 00	None.	15,000 00 <sup>d</sup>	12,450 00
<i>International Fidelity</i> .....	7,049 50	None.	None.	7,049 50	2,500 00	559 36	3,059 36 <sup>e</sup>	3,990 14
<i>Lloyds Plate Glass</i> .....	67,949 77	4,105 50	None.	72,055 27	25,144 82	34,413 53	59,558 35 <sup>e</sup>	12,496 92
<i>Loyal Protective</i> .....	106,873 18	2,156 61	9,423 00	118,452 79	59,055 88	48,024 77	107,080 65 <sup>e</sup>	11,372 14
<i>Maryland Casualty</i> .....	335,555 76	12,476 59	None.	348,032 35	140,178 47	129,738 63	269,917 10 <sup>e</sup>	78,115 25
<i>National Provincial Plate Glass</i> .....	15,256 31	None.	None.	15,256 31	6,989 92	6,693 80	13,683 78 <sup>e</sup>	1,572 53
<i>National Surety Co.</i> .....	73,684 00	5,619 56	None.	81,333 56	25,584 80	32,167 93	57,752 73 <sup>e</sup>	23,580 83
<i>New York Plate Glass</i> .....	20,894 57	1,313 41	None.	22,207 98	9,597 55	8,658 11	18,255 66 <sup>e</sup>	3,952 32
<i>Ocean Marine</i> .....	18,440 62	None.	None.	18,440 62	None.	3,348 14	3,348 14 <sup>e</sup>	15,094 48
<i>Railway Passengers</i> .....	246,496 01	150 49	None.	246,646 50	57,725 16	118,919 83	206,644 99 <sup>e</sup>	40,001 51
<i>Ridgely Protective</i> .....	42,147 21	1,440 00	8,509 50	52,096 77	26,593 43	16,529 65	43,123 38 <sup>e</sup>	8,973 39
<i>Travelers' Indemnity of Hartford</i> .....	203,419 09	7,363 70	None.	210,782 79	44,945 25	79,573 97	134,519 22 <sup>e</sup>	86,263 57
<i>United Commercial Travelers</i> .....	19,368 00	1,350 00	None.	20,718 00	12,576 63	5,240 50	17,817 13 <sup>e</sup>	2,900 87
<i>United States Fidelity and Guaranty</i> .....	336,913 83	13,075 00	None.	349,988 83	82,861 93	151,529 03	234,390 96 <sup>e</sup>	115,597 87
Totals.....	1,795,955 29	57,730 92	17,932 80	1,871,678 71	622,512 38	778,764 24	1,401,276 82 <sup>e</sup>	470,401 89

8 GEORGE V, A. 1918

TABLE showing the net amounts received in Canada by all

	Companies.	Accident.	Accident and Sickness combined	Auto- mobile (including Fire Risk)	Auto- mobile (excluding Fire Risk)	Burglary.	Employers' Liability.	Guarantee
	Canadian Companies.	\$	\$	\$	\$	\$	\$	\$
1	Acadia.....							
2	Alliance Nationale.....							
3	Ancient Order of Foresters.....							
4	Boiler Inspection.....							
5	British America.....							
6	Canada Accident.....	40,722		4,055	27,087	1,897	105,759	2,077
7	Canada Hail.....							
8	Canada Western.....							
9	*Canadian Surety.....					209		92,191
10	Casualty Co. of Canada.....							
11	Catholic Mutual Benefit.....							
12	Chartered Trust and Executor.....							
13	Dominion Fire.....							
14	Dominion Gresham.....	27,066			17,774	37,424	15,836	6,359
15	Dominion of Can. Gtee and Acct.....	209,044		21,476	37,583	3,152		37,131
16	*General Accident of Can.....	54,388	56,238		81,534		100,464	
17	*General Animals.....							
18	Globe Indemnity.....	208,283			53,170	1,419	139,890	9,522
19	*Guarantee Co. of North America.....							69,838
20	Guardian Ins. Co. of Canada.....	14,424			41,974	8,972	68,936	8,660
21	Hudson Bay.....							
22	Imperial Guarantee and Acct.....	126,546		10,882	26,376		1,816	40,392
23	*Independent Order of Foresters.....							
24	*London and Lancashire Gtee and Acct.....	70,557			31,944		19,649	15,175
25	Merchants Casualty.....		462,321					
26	Merchants and Employers.....	1,399	41,406		12,531		75,406	
27	Moose, Grand Lodge of Loyal Order.....							
28	Mount Royal Assurance.....							
29	North American Accident.....	27,896			22,263		183,354	
30	Protective Association of Canada.....		150,970					
31	Royal Guardians.....							
32	Western Assurance.....							
33	Woodmen of the World.....							
	Totals.....	780,325	710,935	36,413	352,236	53,064	771,110	281,345

\*This company also transacts business outside of Canada.



SESSIONAL PAPER No. 8

Companies for Premiums other than Fire and Life.

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals	
\$	\$	\$	\$	\$	\$	\$	\$	\$	
37,320								37,326	1
			101,209					101,209	2
			174,553					174,553	3
					91,585			91,588	4
131,688	7,626							139,314	5
		18,000	16,642					276,289	6
65,516								65,516	7
1,781						- 440		1,341	8
		833						13,314	9
		6,375						6,375	10
			7,247					7,247	11
								None.	12
71,134			17,671					71,134	13
		28,260	117,321					122,130	14
			31,778		34,684			454,567	15
							L.S. 50,161	359,006	16
			144,991					59,161	17
								557,275	18
		11,058	7,879					69,878	19
129								161,973	20
		4,783	73,456					129	21
			205,639					284,251	22
		14,832	47,018					205,639	23
								199,175	24
		20,059	1,072					462,321	25
			1,074					151,873	26
		6,264						1,074	27
		21,950	12,873					6,264	28
								268,336	29
			2,702					150,970	30
	17,207						E. 6,176	2,702	31
			6,559					23,383	32
								6,559	33
367,574	24,833	132,514	969,684		126,272	- 440	65,337	4,611,202	

L.S.—Live stock; E.—Explosion.

8 GEORGE V, A. 1918

TABLE showing the net amounts received in Canada by all

	Companies.	Accident.	Accident and Sickness combined	Auto- mobile (including Fire Risk)	Auto- mobile (excluding Fire Risk)	Burglary.	Employers' Liability.	Guarantee
	<i>British and Foreign Companies.</i>	\$	\$	\$	\$	\$	\$	\$
1	Aetna Insurance.....			14,034				
2	Alliance Assurance.....	953		5,797	5,322		1,356	1,287
3	American and Foreign Marine.....							
4	American Central.....							
5	American Lloyd's.....							18,370
6	American Surety.....							
7	British Crowa.....			1,954				
8	British and Foreign Marine.....							
9	Columbia Insurance.....			41,083				
10	Connecticut Fire.....				1,903			
11	Continental Casualty.....	3,485						
12	Continental Insurance.....							
13	Eagle, Star and British Dominions.....							
14	Employers' Liability.....	99,501		23,418	111,651		522,999	91,657
15	Fidelity and Casualty.....	76,383			18,825	21,427	7,046	
16	Fidelity-Phoenix.....							
17	Fireman's Fund.....			10,172				
18	Glens Falls.....			18,935				
19	Globe and Rutgers.....							
20	Great American.....			25				
21	Hartford Fire.....			34,644				
22	Hartford Steam Boiler.....							
23	Home Insurance.....			34,394				
24	Insurance Co. of North America.....			38,856	1,505			
25	Insurance Co. of State of Pa.....							7,050
26	International Fidelity.....					1,309	28,344	
27	Law Union and Rock.....	10,145						
28	Lloyd's Plate Glass.....	129,900					369,139	88,926
29	London Guarantee and Accident.....		106,873	10,620	46,289			
30	Loyal Protective.....			59,822				
31	Marine Insurance Co.....				18,344	30,158	88,259	22,659
32	Maryland Casualty.....	59,499		47,744				
33	National-Ben Franklin.....							
34	National Fire of Hartford.....							
35	National Provincial Plate Glass.....							75,684
36	National Surety.....							
37	National Union of Pittsburgh.....							
38	New York Plate Glass.....							
39	Niagara Fire.....			3,499				
40	Northwestern National.....							
41	Norwich Union Fire.....	29,672		31,416	30,132		30,649	
42	Ocean Accident and Guarantee.....	167,034		27,253	81,438	1,197	265,674	26,526
43	Ocean Marine.....							
44	Providence Washington.....			16,605	926			
45	Queen of America.....			44,866	6,774			
46	Railway Passengers.....	57,477			29,121	145	98,944	18,268
47	Ridgely Protective.....		42,147					
48	Royal Exchange.....	10,245		27,009	22,326		14,355	
49	St. Paul Fire and Marine.....			60,910				
50	Scottish Union and National.....			3,469				
51	Springfield Fire and Marine.....							
52	Travelers Indemnity.....	14,590			60,265	16,165		
53	Travelers Insurance.....	168,353					129,700	
54	Union Assurance Society.....							
55	Union Insurance of Canada.....			40				
56	United Commercial Travelers.....	19,368						
57	United States Fidelity and Guaranty.....	13,261			21,074	36,393	60,049	192,866
58	Westchester.....						49,866	
59	Yorkshire.....	4,474			23,696			
	Totals.....	864,339	149,020	556,505	479,591	106,794	1,666,282	543,293

## SESSIONAL PAPER No. 8

Companies for premiums other than Fire and Life—*Concluded.*

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	
			488			969		15,023	1
	30,417							15,205	2
						183		39,417	3
				7,040				185	4
								7,640	5
587,529								18,370	6
	424			12				589,483	7
207,384	5,547							436	8
			1,636					46,630	9
						120		207,384	10
				-268				7,024	11
								120	12
			49,242					-268	13
		11,096	72,730		26,954			898,468	14
								253,461	15
	7,757						608	508	16
								17,029	17
249,775				67		1,271		18,935	18
494,365	55,626			16,978		7,135	E. 1,758	93,768	19
					1,200			251,138	20
866,348				6,381		14,963		610,506	21
	7,255							1,200	22
								922,086	23
						574	E. 33,085	80,731	24
								574	25
								7,050	26
		2,451	5,222					47,471	27
		67,950						67,950	28
			27,158					672,032	29
	38,059							106,873	30
		6,989	57,927	29,329	22,392			97,911	31
								335,556	32
								47,744	33
		15,256				304		394	34
								15,256	35
								75,684	36
		20,895				363		363	37
								20,895	38
1,592						477		3,499	39
		10,295	18,649					2,069	40
		47,961	70,788					150,813	41
	18,441							687,771	42
								18,441	43
	7							17,531	44
		17,664	24,877					51,647	45
								246,496	46
			6,060					42,147	47
								79,995	48
111,691	15,132			1,979		5,678		193,411	49
				764		775		6,223	50
		7,656	60,956			2,143		2,909	51
					43,787			150,632	52
	9,874							341,839	53
								9,874	54
								40	55
		6,654	6,617					19,365	56
209,637		6,420	2,317					336,914	57
							L.S. 26,158	209,637	58
								112,931	59
2,728,321	197,569	223,327	404,667	62,282	93,333	35,577	154,769	8,263,719	

E.—Explosion; L.S.—Live Stock.

8 GEORGE V, A. 1918

TABLE showing the net amounts paid in Canada by all

No.	Companies.	Accident.	Accident and Sickness combined	Auto-mobile (including Fire Risk)	Auto-mobile (excluding Fire Risk)	Burglary.	Employers' Liability	Guarantee
	<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$
1	Acadia .....							
2	Alliance Nationale .....							
3	Ancient Order of Foresters .....							
4	Boiler Inspection .....							
5	British America .....							
6	Canada Accident .....	17,276		298	10,172	1,300	119,293	329
7	Canada Hail .....							
8	Canada Weather .....							
9	*Canadian Surety .....					29		5,148
10	Casualty Co. of Canada .....							
11	Catholic Mutual Benefit .....							
12	Chartered Trust and Executor .....							
13	Dominion Fire .....							
14	Dominion Gresham .....	10,776			7,052	21,608	6,152	4,720
15	Dominion of Can. Guar. and Accident ..	75,418		7,735	10,697	1,985		11,707
16	*General Accident of Canada .....	24,996	27,337		30,307		48,647	
17	*General Animals .....							
18	Globe Indemnity .....	105,085			21,084	764	76,728	2,261
19	*Guarantee Co. of North America .....							6,020
20	Guardian Insurance Co. of Canada .....	7,560			13,746	2,692	36,163	6,130
21	Imperial Guarantee and Accident .....	48,699		5,741	9,653			11,926
22	*Independent Order of Foresters .....							
23	*London and Lancashire Guarantee and Accident ..	25,404			10,054		7,650	1,824
24	Merchants Casualty .....		154,324					
25	Merchants' and Employers' .....		20,742		3,917		32,541	
26	Moose, Grand Lodge of Loyal Order .....							
27	Mount Royal Assurance .....							
28	North American Accident .....	9,000			6,934		83,600	
29	Protective Association of Canada .....		86,595					
30	Royal Guardians .....							
31	Western Assurance .....							
32	Woodmen of the World .....							
	Totals .....	324,214	288,998	13,774	123,616	28,381	410,834	50,065

\*This Company also transacts business outside of Canada.

## SESSIONAL PAPER No. 8

## Companies for losses other than Fire and Life.

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	
-30,389								-30,389	1
			114,629					114,629	2
			138,781					138,781	3
57,832	7,929				13,628			13,628	4
25,478		11,439	8,978					65,758	5
291								169,091	6
						715		25,478	7
		80						1,006	8
		1,230						5,257	9
			6,651					1,230	10
								6,651	11
23,563								None.	12
			8,025					23,563	13
		13,154	49,907					58,330	14
			15,757		1,823			170,603	15
			76,562				L.S. 28,783	148,567	16
								28,783	17
								282,484	18
		3,726	2,971					6,029	19
		2,370	32,930					72,983	20
			177,517					111,319	21
		6,119	29,601					177,517	22
								80,652	23
		8,659	24					154,324	24
			854					65,883	25
		2,099						854	26
		9,948	5,022					2,099	27
								114,565	28
								86,595	29
								1,782	30
	4,767		1,782				E. 110	4,877	31
			5,188					5,188	32
76,775	12,693	58,824	675,180		15,451	715	28,893	2,108,413	

L.S.—Live Stock.

E.—Explosion.

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TABLE showing the net amounts paid in Canada by all

No.	Companies.	Accident.	Accident and Sickness combined.	Auto- mobile (including Fire Risk)	Auto- mobile (excluding Fire Risk)	Burglary.	Employers' Liability.	Guarantee
<i>British and Foreign Companies.</i>		\$	\$	\$	\$	\$	\$	\$
1	Aetna Insurance			11,974				
2	Alliance Assurance	25		1,550	1,350		45	
3	American and Foreign Marine							
4	American Central							
5	American Lloyd's							
6	American Surety							3,805
7	British Crown			572				
8	British and Foreign Marine							
9	Columbia Insurance			11,637				
10	Connecticut Fire							
11	Continental Casualty	119			503			
12	Continental Insurance							
13	Eagle Star and British Dominions							
14	Employers' Liability	40,498		11,227	33,222		342,669	80,825
15	Fidelity and Casualty	24,407			2,176	6,462	1,009	
16	Fidelity-Phenix							
17	Fireman's Fund			3,881				
18	Glens Falls			5,388				
19	Globe and Rutgers							
20	Great American							
21	Hartford Fire			12,396				
22	Hartford Steam Boiler			9,291				
23	Home Insurance			17,327	1,518			
24	Insurance Co. of North America							
25	Insurance Co. of State of Pa.							2,500
26	International Fidelity							
27	Law Union and Rock	2,281				1,369	18,910	
28	Lloyds Plate Glass							
29	London Guarantee and Accident	63,215		4,278	8,502		188,202	16,823
30	Loyal Protective		59,030					
31	Marine Insurance Co.			27,715				
32	Maryland Casualty	30,547			1,172	1,932	50,496	11,262
33	National-Ben Franklin			15,702				
34	National Fire of Hartford							
35	National Provincial Plate Glass							25,585
36	National Surety							
37	National Union of Pittsburgh							
38	New York Plate Glass							
39	Niagara Fire			887				
40	Northwestern National							
41	Norwich Union Fire	8,069		9,635	5,907		8,314	
42	Ocean Accident and Guarantee	55,396		8,320	21,843	413	115,509	-724
43	Ocean Marine							
44	Providence Washington			8,007	1,177			
45	Queen of America			18,709	5,361			
46	Railway Passengers	20,426			10,996		35,345	-478
47	Lidgely Protective		26,593					
48	Royal Exchange	3,062		11,143	7,095		5,391	
49	St. Paul Fire and Marine			23,086				
50	Scottish Union and National			787				
51	Springfield Fire and Marine							
52	Travelers Indemnity	4,864			11,132	1,808		
53	Travelers Insurance	46,134					65,264	
54	Union Assurance Society							
55	United Commercial Travelers	12,577						
56	United States Fidelity and Guaranty	3,159			3,485	10,274	26,994	33,915
57	Westchester						40,876	
58	Yorkshire	2,290						
Totals		323,089	85,649	213,512	123,874	22,255	899,120	173,603

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Companies for losses other than Fire and Life—Concluded.

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	
						23		11,997	1
	1,138							2,976	2
207						26		1,138	3
				8,670				233	4
								5,670	5
268,268								3,295	6
	44			100				268,848	7
	3,940							144	8
89,569								15,377	9
			115					89,569	10
				185				737	11
								None	12
			23,044					185	13
		6,551	37,986		254			537,485	14
								77,845	15
	869							None	16
								4,750	17
								5,388	18
								None	19
116,061						1		116,062	20
219,888	36,153			11,534		592		240,567	21
					15,000			15,000	22
417,067				1,231		11,718		439,297	23
	3,654							21,029	24
						1		1	25
			1,201	2,293				2,500	26
		25,145						26,062	27
			11,870					25,145	28
								292,977	29
	200							39,050	30
		3,571	29,192	11,542	464			27,915	31
								140,178	32
								15,704	33
		6,990				19,950		19,827	34
								6,990	35
								25,585	36
						357		357	37
		9,598						9,598	38
-614						54		887	39
		4,702	5,612					-560	40
		19,791	27,140					45,259	41
	None.							247,688	42
								None	43
		10,280	11,147					9,184	44
			2,598					24,671	45
								17,725	46
								26,591	47
83,965	2,552					1,328		29,290	48
						13,980		111,231	49
		1,564	24,830	194	730	32		14,767	50
								514	51
								44,945	52
								111,351	53
		2,651	2,384					None	54
		3,228	1,065					12,577	55
								82,662	56
89,729								89,729	57
							L.S. 15,266	71,134	58
1,284,140	48,250	94,281	182,298	33,456	16,448	48,330	15,266	3,563,601	

L.S.—Live Stock.

ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR THE YEAR, 1917.

Companies.	Premiums for the Year.	Number of Policies Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.	
								Not resisted.	Resisted.
Alliance Assurance.....	\$ 953	\$ 50	\$ 189,783	\$ 50	\$ 184,783	\$ 155	\$ 25	\$ 130	\$ None.
Canada Accident.....	40,722	.....	16,809,849	.....	10,115,783	20,622	17,276	9,317	1,500
Continental Casualty.....	3,485	.....	.....	.....	.....	523	119	404	None.
Dominion Gresham.....	27,066	3,816	9,062,500	3,029	5,041,776	14,785	10,776	6,255	None.
Dominion of Canada Guarantee and Accident.....	209,044	.....	41,065,848	.....	31,746,018	71,949	75,418	27,537	None.
Employers' Liability.....	76,383	4,820	20,867,618	3,770	17,757,502	44,748	46,498	8,063	None.
Fidelity and Casualty.....	54,383	4,803	13,819,900	3,155	9,082,150	37,970	24,407	8,063	None.
General Accident of Canada.....	208,283	30,078	48,124,900	24,450	39,601,467	112,641	105,085	32,500	None.
Globe Indemnity.....	14,424	.....	3,666,416	8,923	3,618,783	6,453	7,560	2,066	None.
Guardian Insurance Co. of Canada.....	126,546	11,165	21,239,765	8,539	17,129,826	61,823	48,699	27,514	6,000
Imperial Guarantee and Accident.....	10,145	1,060	3,267,820	1,332	3,430,756	6,099	2,281	4,435	None.
Law Union and Reek.....	129,900	10,975	23,269,200	6,702	16,780,950	71,435	63,215	25,831	None.
London Guarantee and Accident.....	70,557	6,730	16,008,550	5,750	14,441,000	21,706	25,404	7,302	None.
London and Lancashire Guarantee and Accident.....	59,499	4,539	18,210,625	3,525	15,171,737	31,172	30,547	13,200	None.
Maryland Casualty.....	1,399	141	398,600	137	118,825	None	None	None	None.
Merchants' and Employers' Gtee. and Acct.....	27,896	2,123	6,673,044	1,913	4,781,537	13,642	9,000	5,392	None.
North American Accident.....	29,672	.....	8,763,050	.....	5,958,350	9,826	8,089	2,315	None.
Norwich Union Fire.....	167,034	.....	30,496,552	.....	23,842,886	47,523	55,396	14,465	1,500
Ocean Accident and Guarantee.....	57,477	4,544	11,047,650	3,598	8,273,150	23,203	20,426	7,435	3,100
Railway Passengers.....	10,345	.....	2,338,800	676	1,694,142	3,837	3,062	1,185	None.
Royal Exchange.....	14,990	1,532	5,534,820	804	3,248,160	16,349	4,864	11,665	None.
Travelers Indemnity of Hartford.....	168,352	10,097	48,908,638	7,707	44,683,861	49,460	46,134	10,024	None.
Travelers Insurance of Hartford.....	19,768	397	1,985,000	1,667	8,335,200	17,694	12,577	7,304	None.
United Commercial Travelers.....	13,261	.....	4,521,900	.....	3,856,205	3,584	3,159	675	None.
United States Fidelity and Guaranty.....	4,474	481	1,603,000	403	1,412,500	1,931	2,290	100	None.
Yorkshire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	1,644,664	.....	.....	.....	.....	703,701	647,303	238,558	12,100



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ABSTRACT OF COMBINED PERSONAL ACCIDENT AND SICKNESS INSURANCE FOR THE YEAR, 1917.

General Accident of Canada.....	56,238	5,921	3,290,635	495	220,750	26,779	27,337	3,728	None
Loyal Protective.....	166,873	1,844		6,152		62,107	59,056	17,657	343
Merchants' Casualty.....	442,321	38,519	14,097,954	40,150	14,694,900	179,324	154,334	45,000	None.
Merchants' and Employers' Ctee. and Acc't.....	41,406	3,025	1,121,475	2,654	1,082,370	24,594	20,742	6,000	None.
Protective Association.....	150,970	11,873		11,873		86,585	86,585	13,541	None.
Rudgely Protective.....	42,147			3,115		33,664	26,563	11,559	None.
Totals.....	859,955			64,419		414,696	374,647	97,515	343

ABSTRACT OF AUTOMOBILE (INCLUDING FIRE RISK) INSURANCE IN CANADA FOR THE YEAR, 1917.

Etna Insurance.....	14,034	968,314	1,494,157	1,250	685,554	12,831	11,974	1,666	None.
Alliance Assurance.....	5,797	255	3,933,328	1,547	220,800	2,352	1,550	832	None.
British Crowe.....	1,954	345	3,003,464	1,547	145,347	572	572	None.	None.
Canada Accident.....	4,053		598,043	664	425,030	618	298	320	None.
Columbia Insurance.....	41,083		2,654,565		1,956,205	14,909	11,637	4,247	None.
Dominion of Canada Guarantee and Accident.....	21,476		2,128,799		1,211,139	8,682	7,735	947	None.
Employers' Liability.....	23,418		1,505,929		1,156,815	10,977	11,227	None.	None.
Fireman's Fund.....	10,172		640,810		374,980	3,998	3,881	225	None.
Glens Falls.....	18,935		1,352,555		996,982	5,689	5,368	3,660	None.
Great American.....	25		1,250			None.	None.	None.	None.
Hartford Fire.....	34,644		3,933,328		1,494,157	10,667	12,399	1,648	None.
Home Insurance Co.....	34,394		3,003,464		1,757,656	10,656	9,291	1,733	None.
Imperial Guarantee and Accident.....	10,882	2,862	598,043		532,472	6,424	5,741	683	None.
Insurance Co. of North America.....	38,896	664	2,365,886		1,284,331	16,455	17,327	352	None.
London Guarantee and Accident.....	10,020	1,414	1,407,897	1,196	620,700	4,496	4,275	646	None.
National Insurance Co.....	59,822		3,571,433		2,354,637	32,215	27,715	8,400	None.
National-Ben Franklin.....	47,744		2,783,793		2,112,238	31,189	15,702	15,708	None.
Niagara Fire.....	3,499		244,947		201,977	887	887	None.	None.
Norwich Union Fire.....	31,416		2,644,972		1,688,427	9,987	9,935	1,303	None.
Ocean Accident and Guarantee.....	27,253					6,132	8,320	650	None.
Providence Washington.....	16,405		1,400,006		640,028	8,007	8,320	835	None.
Queen of America.....	44,860		2,921,952		2,112,444	19,975	18,709	2,530	None.
Royal Exchange.....	27,009	1,601	1,623,229	1,457	1,328,364	11,883	11,143	740	None.
St. Paul Fire and Marine.....	60,910		4,290,081		3,101,979	35,694	23,086	14,513	None.
Scottish Union and National.....	3,469	425	409,494	331	323,980	763	767	60	None.
Union Insurance of Canton.....	3,440	3	8,600	3	8,600	None.	None.	None.	None.
Totals.....	593,008					285,957	227,286	61,728	None.

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## ABSTRACT OF AUTOMOBILE (EXCLUDING FIRE RISK) INSURANCE IN CANADA FOR THE YEAR 1917.

Companies.	Premiums for the Year.	Number of Policies Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at Date.	Net Amount in force at Date.	Losses incurred during Year.	Claims Paid.	Unsettled Claims.	
								Not resisted.	Resisted
	\$		\$		\$	\$	\$	\$	\$
Alliance Assurance.....	5,322	154	1,230,000	122	1,230,000	1,731	1,356	375	None
Canada Accident.....	27,087		6,195,000		5,839,000	19,534	10,172	7,115	4,200
Continental Casualty.....	1,903					2,353	503	1,800	None
Dominion Gresham.....	17,774	673		415		5,653	7,052	1,511	None
Dominion of Canada Guarantee and Accident.....	37,383					11,712	10,697	1,455	None
Employers' Liability.....	111,651		20,307,999		15,707,999	47,206	33,222	11,916	11,840
Fidelity and Casualty.....	18,525	403	4,796,000	324	3,095,000	3,906	2,176	2,705	None
General Accident of Canada.....	81,534	3,346	18,290,000	2,248	12,795,000	27,873	30,307	5,013	None
Globe Indemnity.....	53,170	5,632	6,584,207	3,583	4,519,852	22,695	21,084	7,500	None
Guardian Insurance Company of Canada.....	41,974			773		16,918	13,746	6,148	None
Imperial Guarantee and Accident.....	26,376	453	3,997,500	427	3,867,500	10,670	9,653	2,332	None
Insurance Company of North America.....	1,505		114,956		87,850	1,364	1,548	50	None
London Guarantee and Accident.....	46,299	1,051	10,510,000	616	6,165,000	9,700	8,502	3,573	None
London and Lancashire Guarantee and Accident.....	31,944	1,157		842		13,169	10,034	5,815	None
Maryland Casualty.....	18,344	467	2,230,600	355	1,772,100	1,507	1,172	500	350
Merchants and Employers' Guar. and Accident.....	12,531	206	2,960,000	105	1,650,000	3,415	3,917	320	None
North American Accident.....	22,293	466	7,915,000	341	3,410,000	11,650	6,934	7,032	None
Norwich Union Fire.....	30,132		7,320,420		3,399,670	3,398	3,907	2,800	1,150
Ocean Accident and Guarantee.....	81,438		19,351,008		13,277,453	37,783	21,843	15,950	None
Providence Washington.....	926	36	71,800		36,200	1,782	1,177	605	None
Queen of America.....	6,774		631,000		493,000	5,870	5,361	1,025	None
Railway Passengers.....	29,121	733	7,330,000	636	6,360,000	7,181	10,996	2,585	None
Royal Exchange.....	22,326	422	4,220,000	327	3,270,000	6,964	7,095	956	None
Travelers Indemnity of Hartford.....	60,265	1,258	16,470,400	889	12,957,900	12,909	11,132	32,560	None
United States Fidelity and Guaranty.....	21,074		946,318		851,987	6,185	3,485	3,000	500
Yorkshire.....	23,696	735	735,000	449	449,000	6,228	8,409	953	None
Totals.....	831,827					305,443	247,500	124,634	18,040

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## ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR 1917.

Canada Accident.....	1,897	375,650	.....	250,583	1,306	1,306	None	None
Canadian Surety.....	290	122,450	44	73,700	29	29	None	None
Dominion Gresham.....	37,424	5,146,525	2,702	4,265,721	21,829	21,605	2,669	None
Dominion of Canada Guarantee and Accident.....	3,152	569,578	.....	436,478	2,009	1,985	25	None
Fidelity and Casualty.....	21,427	3,009,070	2,511	2,326,870	9,831	6,462	4,257	None
Globe Indemnity.....	1,419	282,825	119	291,250	014	764	180	None
Guardian Insurance Company of Canada.....	8,072	2,656,917	1,831	2,403,314	3,423	2,692	731	None
Law Union and Rock.....	1,709	107,350	95	102,750	4,238	1,390	None	None
Maryland Casualty.....	30,158	11,302,300	800	10,981,600	2,482	1,932	2,869	None
Ocean Accident and Guarantee.....	1,197	289,483	.....	271,983	413	413	None	None
Railway Passengers.....	145	25,000	22	.....	None	None	None	None
Travelers Indemnity of Hartford.....	16,165	477	374	11,280,166	1,947	1,905	142	None
United States Fidelity and Guaranty.....	36,303	14,591,271	.....	.....	2,774	10,274	800	None
Totals.....	159,858	.....	.....	.....	51,225	50,636	12,323	None

## ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR 1917.

Alliance Assurance.....	1,358	190,000	19	190,000	45	45	None	None
Canada Accident.....	165,759	3,965,000	.....	3,217,600	114,090	119,293	61,888	None
Dominion Gresham.....	15,836	16,837,333	139	15,355,296	3,077	6,152	1,444	None
Employers' Liability.....	522,999	2,067,000	310	1,873,500	370,609	342,600	130,240	62,760
Fidelity and Casualty.....	7,046	2,067,000	737	6,357,800	1,836	1,009	1,600	None
General Accident of Canada.....	100,404	850	417	2,275,500	58,634	48,647	33,896	13,600
Globe Indemnity Company of Canada.....	139,890	4,838,000	292	.....	52,094	76,728	34,767	None
Guardian Insurance Company of Canada.....	68,936	160,000	33	222,000	36,201	36,163	10,742	1,625
Imperial Guarantee and Accident.....	1,816	.....	.....	.....	None	None	None	None
Law Union and Rock.....	28,344	6,240,000	598	5,940,000	20,488	18,916	15,690	None
London Guarantee and Accident.....	369,130	6,240,000	387	272,070	188,292	150,014	None	None
London and Lancashire Guarantee and Accident.....	19,640	3,360,816	465	3,166,030	8,169	7,650	5,519	None
Maryland Casualty.....	88,250	6,000,000	590	5,940,000	62,782	50,490	24,008	None
Merchants and Employers' Guar. and Accident.....	75,406	4,219,697	494	4,890,697	32,230	32,541	4,000	2,150
North American Accident.....	183,354	2,422,500	.....	1,870,000	111,327	83,600	74,357	2,000
Norwich Union Fire.....	30,049	9,388,370	853	9,003,870	0,901	8,315	2,492	3,000
Ocean Accident and Guarantee.....	265,574	730,000	71	700,000	144,436	115,500	98,593	None
Railway Passengers.....	98,944	730,000	538	5,380,000	30,234	35,845	18,945	None
Royal Exchange.....	14,355	6,268,500	210	837,541	5,863	5,391	2,247	None
Travelers Insurance of Hartford.....	129,700	6,268,500	188	1,920,000	71,022	65,294	67,997	None
United States Fidelity and Guaranty.....	60,049	2,190,000	.....	.....	53,394	26,994	12,800	2,300
Yorkshire.....	49,806	.....	.....	.....	62,836	27,500	27,500	2,500
Totals.....	2,437,392	.....	.....	.....	1,511,397	1,309,055	777,621	89,035

ABSTRACT OF EXPLOSION INSURANCE IN CANADA FOR THE YEAR 1917.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.		Unsettled Claims.
							Not Restated.	Restated.	
	\$		\$		\$	\$	\$	\$	\$
Globe and Rutgers.....	93,798		17,233,916		14,211,530	None.	None.	None.	None.
Hartford Fire.....	1,798		891,667		816,667	None.	None.	None.	None.
Insurance Co. of North America.....	33,085		5,406,876		4,934,666	None.	None.	None.	None.
Western.....	6,176		3,800,556		1,529,010	110	110	None.	None.
Totals.....	134,787		27,338,015		21,491,873	110	110	None.	None.

ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR THE YEAR, 1917.

Alliance Assurance.....	1,287	63	519,941	63	484,941	None.	None.	None.	None.
American Surety Co.....	18,370	2,670	6,973,748	3,631	6,091,024	5,345	3,895	2,562	30,375
Canada Accident.....	9,077		977,778		704,320	2,704	329	3,000	None.
Canadian Surety.....	92,191	7,288	23,689,345	6,720	11,766,192	18,557	5,148	13,025	6,500
Dominion Gresham.....	6,359	447	2,436,996	301	1,574,375	3,540	4,720	1,205	None.
Dominion of Canada Gtee. and Acct.....	37,131		16,672,097		8,877,568	52	11,707	4,347	None.
Employers' Liability.....	91,637		26,602,540		22,280,159	27,911	80,825	50,086	2,000
Globe Indemnity.....	60,838	373	3,685,424	256	2,900,285	7,084	2,261	9,037	None.
Guarantee Co. of North America.....	8,660		35,089,146		27,357,036	3,479	6,020	1,213	10,000
Guardian Insurance Co.....	40,392	1,116	3,724,439	361	2,482,284	6,823	11,926	5,900	4,000
Imperial Guarantees and Accident.....	7,050	1,355	12,053,033	1,113	11,167,215	12,251	2,500	None.	None.
International Fidelity.....	88,926	5,954	688,500	1,321	669,500	16,823	16,823	19,875	25,000
London Guarantees and Accident.....	15,175	1,367	39,779,341	4,936	31,550,298	12,257	1,824	7,815	None.
London and Lancashire Gtee. and Acct.....	22,684	413	5,899,092	1,184	5,113,178	6,839	11,262	10,200	None.
Maryland Casualty.....	75,684	1,042	3,231,525	265	1,785,117	10,479	25,585	20,246	None.
National Surety Co.....	26,526		17,313,525	920	14,999,925	33,506	724	3,525	None.
Ocean Accident and Guarantee.....	18,268	480	9,607,402		7,644,308	-7,378	-478	100	13,000
Railway Passengers.....	192,866		4,934,234	464	5,013,384	60,103	33,915	42,600	52,400
United States Fidelity and Guaranty.....			44,129,134		37,280,922				
Totals.....	824,638		238,007,518		199,742,031	205,503	223,608	194,879	143,275

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GUARANTEE COMPANY OF NORTH AMERICA.

In Canada.....	69,838	35,089,146	27,357,036	3,479	6,020	1,213	10,000
In other Countries.....	201,640	130,801,905	92,661,839	32,574	36,403	13,351	None.
Totals.....	331,478	165,891,051	120,018,875	36,053	42,423	14,567	10,000

ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR, 1917.

Acadia Fire.....	37,326	None.	None.	3,452	-30,389	None.	None.
American Central.....	None.	1,050,409	None.	None.	207	None.	None.
British America.....	131,988	2,747,803	None.	57,832	57,832	None.	None.
British Crown.....	587,529	6,319	None.	267,408	268,268	926	None.
Canada Hail.....	65,616	7,022,054	None.	25,380	25,478	None.	None.
Canada Weather.....	1,781	None.	None.	80	291	None.	None.
Connecticut Fire.....	207,384	4,983,705	None.	89,569	89,569	None.	None.
Dominion Fire.....	71,134	1,444,480	None.	23,239	23,563	None.	None.
Great American.....	249,275	3,500,153	None.	116,456	116,061	395	None.
Hartford Fire.....	494,365	None.	None.	219,888	219,888	None.	None.
Home Insurance Co.....	806,348	12,351,084	None.	412,222	417,067	632	5,000
Hudson Bay.....	129	None.	None.	None.	None.	None.	None.
Northwestern National.....	1,352	None.	None.	-614	-614	None.	None.
St. Paul Fire and Marine.....	111,691	2,277,782	None.	83,965	83,965	None.	None.
Westchester.....	209,637	5,070,555	None.	89,402	89,729	None.	None.
Totals.....	3,035,895	None.	None.	1,390,269	1,360,915	1,953	5,000

\*The figures here shown are for this class of business when Company was provincially licensed.

ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR, 1917.

American and Foreign Marine.....	39,417	274,383,470	67,928	2,472	1,139	1,333	None.
British America.....	7,626	7,802,193	581,200	7,926	7,926	None.	None.
British and Foreign Marine.....	424	252,503	6,270	44	44	None.	None.
Columbia.....	5,547	1,830,730	85,805	4,600	3,940	750	None.
Fireman's Fund.....	7,757	2,046,543	198,139	699	849	None.	None.
Hartford Fire.....	55,026	39,550	4,630	38,153	38,153	None.	None.
Insurance Co. of North America.....	7,255	1,083,394	267,318	3,054	3,054	None.	None.
Marine Insurance Co.....	38,089	140,119,737	None.	200	200	None.	None.
Ocean Marine.....	18,411	73,391,113	None.	None.	None.	None.	None.
Queen of America.....	15,132	75,030	None.	None.	None.	None.	None.
St. Paul Fire and Marine.....	9,874	33,485,614	1,644,855	3,336	2,852	810	None.
Union Assurance Society.....	17,207	50,165,113	300,000	972	972	972	None.
Western.....	222,402	6,987,381	669,231	2,637	4,767	None.	None.
Totals.....	222,402	591,422,391	3,925,516	62,353	60,943	3,865	None.

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR, 1917.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.	
								Not Registered.	Registered.
	\$		\$		\$	\$	\$	\$	\$
General Animals.....	59,161	2,479	1,399,201	1,629	668,953	27,552	28,783	3,176	None.
Yorkshire.....	26,158	777	731,406	410	251,608	15,873	15,295	3,525	600
Totals.....	85,319	3,256	2,130,607	2,039	920,561	43,425	44,078	6,701	600

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

In Canada.....	59,161	2,479	1,399,201	1,629	668,953	27,552	28,783	3,176	None.
In other Countries.....	200	24	20,255	2	150	None.	None.	None.	None.
Totals.....	59,361	2,503	1,419,456	1,631	669,103	27,552	28,783	3,176	None.

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1917.

Canada Accident.....	18,000					38,056	11,439	27,904	None.
Canadian Surety.....	933	54		52		80	80	None	None.
Casualty Co. of Canada.....	6,375					3,680	1,230	2,450	None.
Dominion of Canada Guarantee and Accident.....	28,200					33,183	13,154	21,679	None.
Fidelity and Casualty.....	11,096	681	778,997	1,485	591,169	5,112	5,551	311	None.
Guardian Insurance Co.....	11,058			586		5,912	3,726	2,470	None.
Imperial Guarantee and Accident.....	4,783	310		347		2,563	2,370	294	None.
Imperial Underwriters.....	None.	None	None.	None	None.	None	None.	189	None.
Law Union and Rock.....	2,451	389		252		1,201	1,201	None	None.
Lloyds Plate Glass.....	67,500					43,330	25,145	21,285	None.
London and Lancashire Guarantee and Accident.....	14,832	1,462		1,396		9,819	6,110	4,709	None.
Maryland Casualty.....	6,989	423				4,107	3,571	1,000	None.
Merchants' and Employers' Gtee. and Acct.....	20,059	1,701		1,797		8,936	8,659	1,253	87
Mount Royal.....	6,204					2,099	2,099	None.	None.
National Provincial Plate Glass.....	15,256					8,339	6,990	1,395	None.
New York Plate Glass.....	20,895					8,835	9,598	323	None.

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North American Accident.....	21,950	729	1,675	10,714	9,948	2,825	None.
Norwich Union Fire	10,295			7,833	4,703	3,282	None.
Ocean Accident and Guarantee.....	47,961			20,291	10,791	1,105	None.
Railway Passengers.....	7,654	672	1,116	11,537	10,289	1,985	125
Travelers Indemnity of Hartford.....	7,655	208	327	1,365	1,364	37	None.
United States Fidelity and Guaranty.....	6,654			4,221	2,631	1,700	None.
Yorkshire.....	6,420	321	292	5,018	3,228	2,003	None.
Totals.....	353,301			236,401	153,106	98,232	212

## ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1917.

Alliance Assurance.....	485			None.	None.	None.	None.
Alliance Nationale.....	101,209			114,629	138,781	3,870	None.
Ancient Order of Foresters.....	174,553			10,395	8,978	None.	None.
Canada Accident.....	16,612			6,651	6,651	None.	None.
Catholic Mutual Benefit.....	7,247	67	2,213	250	115	135	None.
Continental Casualty.....	1,636			49,114	49,907	13,826	None.
Dominion of Canada Guarantee and Accident.....	117,321	2,369	1,774	8,555	8,025	2,174	None.
Dominion Gresham.....	17,671			20,179	23,044	8,655	None.
Employers' Liability.....	49,242			38,041	37,986	9,056	None.
Fidelity and Casualty Co.....	72,730	3,774	2,955	16,000	15,757	2,127	None.
General Accident of Canada.....	31,778	3,114	1,786	78,770	76,562	20,500	None.
Globe Indemnity.....	144,991	25,782	21,527	2,462	2,971	187	None.
Guardian Insurance of Canada.....	7,879		613	35,862	32,930	9,388	None.
Imperial Guarantee and Accident.....	73,456	9,188	6,973	173,804	177,517	6,872	100
Independent Order of Foresters.....	205,639	2,035	34,081	1,643	2,295	75	None.
Law Union and Rock.....	5,222	570	1,189	12,329	11,870	3,945	None.
London Guarantee and Accident.....	27,158			27,052	29,401	5,451	None.
London and Lancashire Guarantee and Accident.....	47,018	5,390	4,636	39,308	29,192	14,300	None.
Maryland Casualty.....	37,927			24	24	None.	None.
Merchants' and Employers' Guarantee and Acct.....	1,072	8	88	854	854	None.	None.
Moose, Grand Lodge of the Loyal Order of.....	12,873			5,095	5,023	1,343	None.
North American Accident.....	1,674			8,358	8,612	791	None.
Norwich Union Fire.....	18,649	981		24,972	27,140	5,865	None.
Ocean Accident and Guarantee.....	70,788			10,777	11,147	3,153	None.
Railway Passengers.....	24,877			4,119	2,598	2,095	None.
Royal Exchange.....	6,060	573	436	1,846	1,782	125	None.
Royal Guardians.....	2,702	122	471	31,407	24,850	9,419	None.
Travelers Indemnity of Hartford.....	60,956	4,450	2,927	3,459	2,384	1,325	None.
United States Fidelity and Guaranty.....	6,617			1,325	5,188	315	None.
Woodmen of the World.....	6,550	287	1,140	1,580	1,005	710	None.
Yorkshire.....	2,317	376	308				
Totals.....	1,374,351			878,401	857,478	125,714	100

Totals.

ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1917.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.		Unsettled Claims.
							Not registered.	Registered.	
	\$		\$		\$	\$	\$	\$	
American Lloyds .....	7,040	.....	1,343,681	.....	2,977,008	12,779	8,670	6,668	None.
British and Foreign Marine .....	12	4	17,000	.....	47,500	100	100	None.	None.
Eagle Star and British Dominions .....	— 268	.....	169,000	None.	None.	185	185	None.	None.
Great American .....	67	.....	21,750	.....	29,500	None.	None.	None.	None.
Hartford Fire .....	16,978	.....	3,836,750	.....	5,171,250	12,442	11,534	1,280	None.
Home Insurance .....	6,381	136	1,732,400	185	2,035,100	3,990	1,231	2,760	None.
Maryland Casualty .....	29,329	448	4,594,920	579	6,457,072	21,847	11,542	12,500	None.
Scottish Union and National .....	1,979	16	319,520	14	273,750	None.	None.	None.	None.
Springfield Fire and Marine .....	764	.....	143,000	.....	169,500	694	194	500	None.
Totals .....	62,282	.....	12,118,021	.....	17,151,630	52,037	33,456	23,708	None.

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1917.

Boiler Inspection and Insurance Co. ....	91,588	886	9,355,750	2,402	26,883,164	13,316	13,628	None.	None.
Fidelity and Casualty Co. ....	25,954	222	5,114,260	532	11,087,362	20,954	254	20,700	None.
General Accident of Canada .....	34,684	438	5,210,155	1,071	9,066,157	1,223	1,823	None.	None.
Hartford Steam Boiler .....	1,200	.....	.....	.....	.....	15,000	15,000	None.	None.
Maryland Casualty .....	22,392	196	2,476,000	315	5,247,833	764	464	300	None.
Travelers Indemnity of Hartford .....	43,787	349	6,273,100	917	12,836,000	915	730	270	None.
Totals .....	219,605	.....	.....	.....	.....	52,173	31,899	21,270	None.

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1917.

Chartered Trust and Executor .....	None.	None.	None.	None.	None.	None.	None.	None.	None.
Totals .....	None.	None.	None.	None.	None.	None.	None.	None.	None.

\*Including Funeral Benefits.



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Ætna Insurance.....	999	.....	246,721	.....	596,850	73	23	50	None.
American Central.....	185	.....	230,900	.....	228,108	26	20	None.	None.
Canada Weather.....	-440	.....	.....	None.	None.	17	715	None.	None.
Continental.....	120	.....	42,500	.....	42,500	None.	None.	None.	None.
Fidelity-Phœnix.....	508	.....	109,640	.....	673,560	None.	None.	None.	None.
Great American.....	1,271	.....	491,971	.....	584,563	1	1	None.	None.
Hartford Fire.....	7,135	.....	1,536,945	.....	3,357,495	32,559	592	31,970	None.
Home Insurance.....	14,903	2,033	3,410,871	4,507	11,590,098	11,063	11,718	228	None.
Insurance Co. of State of Pa.....	574	.....	253,650	.....	181,475	1	1	None.	None.
National Fire of Hartford.....	394	.....	212,066	.....	522,236	19,950	19,950	None.	None.
National Union of Pittsburgh.....	363	.....	60,923	.....	645,675	357	357	None.	None.
Northwestern National.....	47	.....	116,800	.....	274,810	54	54	None.	None.
St. Paul Fire and Marine.....	5,678	.....	1,120,493	.....	3,836,431	1,047	1,328	None.	None.
Scottish Union and National.....	775	22	91,071	57	302,261	13,980	13,980	None.	None.
Springfield Fire and Marine.....	2,145	.....	1,096,100	.....	2,223,181	14,310	320	13,990	None.
Totals.....	35,137	.....	.....	.....	25,049,249	93,438	49,065	46,236	None.

ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business transacted by Companies which transact more than one class of business of casualty insurance.

THE CANADA WEATHER INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.		UNSETTLED CLAIMS.		Remarks.
							Not Resisted.	Resisted.	Not Resisted.	Resisted.	
Hail.....	\$ 1,781	.....	.....	.....	.....	\$ -80	\$	\$	.....	.....	Total business December 31 1917.
Tornado.....	-440	.....	.....	.....	.....	17	291	715	None.	None.	
Totals.....	1,341	.....	.....	.....	.....	-63	1,006	.....	None.	None.	

THE CANADIAN SURETY COMPANY.

Burglary.....	200	46	122,450	44	73,700	29	29	.....	None.	.....	Total business December 31, 1917.
Guarantee.....	114,059	8,430	29,754,297	7,680	16,719,338	19,222	5,813	.....	13,025	6,500	
Plate Glass.....	933	54	.....	53	.....	80	80	.....	None.	.....	
Totals.....	115,192	8,530	.....	7,777	.....	19,331	5,922	.....	13,025	6,500	

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Accident.....	660	3,816	9,062,500	3,029	5,041,776	14,785	10,776	.....	6,255	.....	Total business December 31, 1917.
Automobile.....	17,774	675	.....	415	.....	5,653	7,052	.....	None.	.....	
Burglary.....	37,424	3,282	5,146,525	2,702	4,205,724	21,829	21,605	.....	2,669	.....	
Employers' Liability.....	15,836	234	.....	139	.....	3,077	6,152	.....	1,414	.....	Total business December 31, 1917.
Guarantee.....	6,359	447	2,436,996	301	1,574,375	3,540	4,720	.....	None.	.....	
Sickness.....	17,071	2,369	.....	1,774	.....	8,855	8,025	.....	1,205	.....	
Totals.....	172,130	10,821	.....	8,360	.....	57,739	58,330	.....	2,174	None.	

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## GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Accident.....	54,072	4,906	13,903,656	3,248	9,189,900	27,405	29,079	3,902	None.	Total business December 31, 1917.
Accident and Sickness Combined.....	56,238	5,921	3,290,635	495	220,750	26,779	27,837	3,728	None.	13,600
Automobile.....	86,531	5,771	32,335,000	4,357	25,397,500	32,873	30,307	10,013	None.	13,600
Employers' Liability.....	105,791	1,243	10,909,000	1,017	9,052,800	64,849	63,862	33,826	None.	2,127
Sickness.....	31,909	3,136	3,136	1,801	.....	16,724	15,881	2,127	None.	1,823
Steam Boiler.....	35,970	440	5,505,155	1,077	0,382,157	1,223	1,823	None.	13,600	53,596
Totals.....	371,420	21,423	.....	12,025	.....	100,943	168,289	.....	.....	.....

## GUARDIAN INSURANCE COMPANY OF CANADA.

Accident.....	14,424	.....	3,666,410	923	2,618,783	6,453	7,560	2,066	None.	Total business December 31, 1917.
Automobile.....	41,974	.....	.....	773	.....	16,048	13,746	6,148	None.	1,625
Burglary.....	8,072	.....	2,656,017	1,831	2,403,314	3,423	2,692	731	None.	4,000
Employers' Liability.....	68,936	.....	.....	282	.....	36,201	36,163	10,742	None.	2,470
Guarantee.....	8,600	.....	3,724,439	301	2,482,284	5,912	6,139	123	None.	187
Plate Glass.....	11,058	.....	.....	586	.....	5,912	3,726	2,470	None.	22,467
Sickness.....	7,879	.....	.....	613	.....	2,462	2,971	.....	5,625	.....
Totals.....	161,903	.....	.....	5,369	.....	77,192	72,988	.....	.....	.....

## IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Accident.....	126,546	11,165	21,230,765	8,539	17,120,825	61,823	48,699	27,514	6,000	Total business December 31, 1917.
Automobile (including Fire Risk).....	10,882	664	598,043	664	532,472	6,424	5,741	683	None.	2,332
Automobile (excluding Fire Risk).....	26,376	453	3,997,500	427	3,867,500	10,070	0,653	None.	None.	5,000
Elevator Liability.....	1,816	17	100,000	33	222,000	12,251	11,926	2,370	None.	294
Guarantee.....	40,392	1,116	12,053,033	1,113	11,167,215	2,563	2,370	9,388	None.	46,111
Plate Glass.....	4,783	310	.....	347	.....	35,862	32,930	.....	6,000	.....
Sickness.....	73,456	9,188	.....	6,973	.....	129,903	111,310	.....	.....	.....
Totals.....	284,251	22,913	.....	18,096	.....	.....	.....	.....	.....	.....

## LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Accident.....	71,044	6,730	16,698,550	5,750	14,441,000	21,103	25,676	7,652	1,500	Total business December 31, 1917.
Automobile.....	31,973	1,157	.....	842	.....	-50,181	10,079	5,815	None.	40,000
Employers' Liability.....	32,763	450	.....	387	.....	64,080	72,045	30,084	None.	7,000
Guarantee.....	15,374	1,367	5,899,602	1,154	5,113,178	5,612	2,808	8,415	None.	6,100
Plate Glass.....	15,113	1,462	.....	1,396	.....	0,859	6,100	4,700	None.	5,451
Sickness.....	47,924	5,390	.....	4,636	.....	26,799	30,098	.....	48,500	71,117
Totals.....	214,191	16,556	.....	14,195	.....	77,281	146,860	.....	.....	.....

ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business done by Companies which transact more than one class of business of casualty insurance—*Continued.*

MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.		Remarks.
								Not Registered.	Registered.	
Accident.....	\$ 1,399	141	398,000	137	118,825	None.	\$ None.	\$ None.	\$ None.	Total business December 31, 1917.
Accident and Sickness Combined.....	41,406	3,025	1,121,475	2,664	1,082,370	24,504	20,742	6,000	350	
Automobile.....	12,531	296	2,960,000	165	1,650,000	3,415	3,917	520	2,150	
Employers' Liability.....	75,406	659	6,000,000	500	5,940,000	32,279	32,541	4,000	87	
Plate Glass.....	20,059	1,701	.....	1,797	.....	8,936	8,059	1,253	None.	
Sickness.....	1,072	88	.....	88	.....	24	24	None.	2,587	
Totals.....	151,873	5,910	.....	5,441	.....	69,118	65,883	11,773		

NORTH AMERICAN ACCIDENT INSURANCE COMPANY OF CANADA.

Accident.....	27,896	2,123	6,673,044	1,913	4,781,537	13,642	9,000	5,392	None.	Total business December 31, 1917.
Automobile.....	22,263	466	3,915,000	341	3,410,000	11,650	6,934	7,032	None.	
Employers' Liability.....	183,354	418	4,219,667	494	4,839,667	111,327	83,660	74,357	2,000	
Plate Glass.....	21,950	729	.....	1,075	.....	10,714	9,948	2,825	None.	
Sickness.....	12,873	981	.....	977	.....	5,095	5,023	1,343	None.	
Totals.....	268,336	4,717	.....	5,400	.....	152,428	114,565	90,949	2,000	

BRITISH AND FOREIGN MARINE INSURANCE COMPANY LIMITED

Inland Transportation.....	424	250	252,503	7	6,270	44	44	None.	None.	In Canada, December 31, 1917.
Sprinkler Leakage.....	12	4	17,000	7	47,500	100	100	None.	None.	
Totals.....	436	254	269,503	14	53,770	144	144	None.	None.	

## SESSIONAL PAPER No. 8

## CONTINENTAL CASUALTY COMPANY.

Accident.....	3,485	.....	.....	.....	527	119	404	None.	In Canada,
Automobile.....	1,903	.....	.....	.....	2,353	503	1,890	None.	December 31,
Sickness.....	1,636	.....	.....	.....	250	115	135	None.	1917.
Totals.....	7,024	.....	.....	.....	3,126	737	2,389	None.	

## FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Accident.....	76,383	4,820	33,818,683	3,770	27,970	24,407	8,063	None.	In Canada,
Automobile.....	18,825	493	4,796,000	334	3,906	2,176	2,705	None.	December 31,
Burglary.....	21,427	1,556	3,009,070	2,511	2,326,870	6,462	4,257	None.	1917.
Employers' Liability.....	7,046	190	2,007,000	310	1,873,500	1,009	1,600	None.	
Plate Glass.....	11,096	681	778,997	1,485	591,109	5,551	311	None.	
Sickness.....	72,730	3,774	2,955	2,955	38,041	37,986	9,056	None.	
Steam Boiler.....	25,954	222	5,114,260	532	11,687,362	254	20,700	None.	
Totals.....	293,461	11,739	.....	11,887	107,650	77,845	46,692	None.	

## MARYLAND CASUALTY COMPANY.

Accident.....	59,499	4,539	18,210,625	3,525	31,172	30,547	13,200	None.	In Canada,
Automobile.....	18,344	467	2,230,600	355	1,507	1,172	500	None.	December 31,
Burglary.....	30,158	804	11,362,300	800	10,981,600	1,932	650	None.	1917.
Employers' Liability.....	88,259	526	3,360,816	465	3,166,430	50,496	24,000	None.	
Guarantee.....	22,659	413	3,231,203	265	10,479	11,262	10,200	None.	
Plate Glass.....	6,989	423	.....	484	4,107	3,571	1,000	None.	
Sickness.....	57,927	.....	.....	.....	39,308	29,192	14,300	None.	
Sprinkler Leakage.....	29,329	448	4,594,926	579	6,457,072	11,542	12,500	None.	
Steam Boiler and Fly Wheel.....	22,392	196	2,476,000	315	5,247,833	464	300	None.	
Totals.....	335,556	.....	.....	.....	174,448	140,178	76,650	None.	

## RAILWAY PASSENGERS ASSURANCE COMPANY.

Accident.....	57,477	4,544	11,047,650	3,598	23,203	20,426	7,435	3,100	In Canada,
Automobile.....	29,121	733	7,330,000	636	7,181	10,906	2,585	None.	December 31,
Burglary.....	145	22	26,000	22	None.	None.	None.	None.	1917.
Employers' Liability.....	98,944	859	.....	853	39,234	35,345	18,905	None.	
Guarantee.....	18,268	480	4,934,234	404	-7,378	-478	100	13,000	
Plate Glass.....	17,064	672	.....	1,146	11,537	10,289	1,985	125	
Sickness.....	24,877	.....	.....	.....	10,777	11,147	3,185	None.	
Totals.....	246,496	.....	.....	.....	84,554	87,725	34,285	16,225	

ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business done by Companies which transact more than one class of business of casualty insurance—*Continued.*

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

Nature of Business.	Net Cash received for Premiums	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.		Remarks.
								Not resisted	Resisted	
		\$	\$	\$	\$	\$	\$	\$	\$	\$
Accident.....	14,590	1,532	5,534,820	864	3,248,160	16,349	4,864	11,665	None.	In Canada, December 31, 1917.
Automobile.....	60,265	1,288	16,470,400	889	12,957,900	12,998	11,132	32,560	None.	
Burglary.....	16,165	477	.....	374	.....	1,947	1,805	142	None.	
Plate Glass.....	7,656	208	.....	327	.....	1,505	1,564	97	None.	
Sickness.....	60,856	4,459	.....	2,927	.....	31,407	24,850	9,419	None.	
Steam Boiler and Fly Wheel.....	43,787	349	6,273,100	917	12,836,000	916	730	270	None.	
Totals.....	203,419	8,313	.....	6,298	.....	65,182	44,945	54,153	None.	

TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

Accident.....	168,352	10,097	48,908,035	7,707	44,683,861	49,460	46,134	10,024	None.	In Canada, December 31, 1917.
Employers' Liability.....	129,700	676	6,268,503	538	5,380,000	71,022	65,264	67,907	None.	
Totals.....	298,052	10,773	55,177,136	8,245	50,063,861	120,482	111,398	78,021	None.	

UNITED STATES FIDELITY AND GUARANTY COMPANY.

Accident.....	13,291	.....	4,521,900	.....	3,838,205	3,584	3,159	675	None.	In Canada, December 31, 1917.
Automobile.....	21,074	.....	946,318	.....	851,687	6,185	3,485	3,000	500	
Burglary.....	36,393	.....	14,591,271	.....	11,280,166	2,774	10,274	800	None.	
Employers' Liability.....	60,040	.....	949,303	.....	837,541	33,394	26,994	12,800	2,300	
Guarantee.....	192,846	.....	44,129,134	.....	37,280,922	60,103	33,915	42,600	52,400	
Plate Glass.....	6,634	.....	.....	.....	.....	4,221	4,651	1,700	None.	
Sickness.....	6,617	.....	.....	.....	.....	3,459	2,384	1,325	None.	
Totals.....	336,914	.....	.....	.....	.....	113,720	82,862	62,900	55,200	

## SESSIONAL PAPER No. 8

*Miscellaneous Insurance in Canada, 1917.*

In Volume I of the report last year there was included a tabulation showing the total amount of premiums received and claims paid by companies and societies transacting casualty insurance in Canada, including provincial as well as Dominion licensees, for the year 1916.

This year circulars were sent to all provincial licensees asking for the same information in respect of the business for the year 1917, the figures required to be net after deducting reinsurance in companies licensed in Canada.

The inquiry extended to every company, Canadian or foreign, and to every fraternal or mutual benefit society, Canadian or foreign, operating in Canada under provincial jurisdiction and returns have, with a few unimportant exceptions, been received from all. The number of provincially incorporated companies making returns in respect of casualty insurance was 21, of which 5 also transacted fire or life insurance and 5 appear to have transacted business outside of the provinces by which they were incorporated. Returns were also received from 5 British or foreign companies of which one also transacted fire insurance. The number of fraternal or mutual benefit societies making the return was 109, including two United States societies, and of these 41 carried on life insurance as well as sickness and accident insurance and 7 operated outside of the provinces in which their Head Offices were situated.

The net premiums received and net losses paid for miscellaneous classes of casualty insurance are as follows:—

Business transacted by	Net premiums received.	Net losses paid.
1. Dominion licensees.....	\$ 12,874,921	\$ 5,672,014
2. Provincial licensees—		
(a) Provincial companies within provinces by which they are incorporated.	1,900,586	939,177
(b) Provincial companies within provinces other than those by which they are incorporated.	544,362	333,123
(c) British and Foreign Companies.....	390,017	218,425
Total Provincial licensees.....	2,834,965	1,490,725
Grand Totals.....	15,709,886	7,162,739

8 GEORGE V, A. 1918

## MISCELLANEOUS INSURANCE IN CANADA, 1917.

## NET PREMIUMS RECEIVED.

Class of business.	Dominion Licensees.	PROVINCIAL LICENSEES.				Grand Totals.
		(a) Prov. Cos. within provinces by which they are incorp.	(b) Prov. Cos. within prov. other than those by which they are incorp.	(c) British and Foreign.	Total provincial Licensees.	
	\$	\$	\$	\$	\$	\$
1 Accident.....	1,644,664	7,625	452		8,077	1,652,741
2 Accident and Sickness combined.....	859,955	112,605	1,467	13,139	127,211	987,166
" (Fraternal).....		65,283	7,117	14,256	86,656	86,656
3 Automobile (including Fire risk).....	593,008	18,924	38		18,962	611,970
4 Automobile (excluding Fire risk).....	831,827	27,047	272	1,847	29,166	860,993
5 Burglary.....	159,858	6,462			6,462	166,320
6 Employers' Liability.....	2,437,392	81,267	379		81,646	2,519,038
7 Explosion.....	134,787					134,787
8 Guarantee.....	824,638	24,183	1,177	937	26,297	850,935
9 Hail.....	3,035,895	635,741	318,930	303,054	1,257,725	4,293,620
10 Inland Transportation.....	222,402			7,053	7,053	229,455
11 Live Stock.....	85,319	11,796	9,094		20,890	106,209
12 Plate Glass.....	353,801	58,047	1,117		59,164	412,965
13 Sickness.....	1,374,351	4,790		49,038	53,828	1,428,179
" (Fraternal).....		1,998			1,998	1,998
14 Sickness and Funeral combined (Fraternal).....		808,062	204,319	603	1,013,074	1,013,074
15 Sprinkler Leakage.....	62,282					62,282
16 Steam Boiler.....	219,605					219,605
17 Title.....	None.					None.
18 Tornado.....	35,137	36,756			36,756	71,893
Totals.....	12,874,921	1,900,586	544,362	390,017	2,834,965	15,709,886

## NET LOSSES PAID.

Class of business.	Dominion Licensees.	PROVINCIAL LICENSEES.				Grand Totals.
		(a) Prov. Cos. within provinces by which they are incorp.	(b) Prov. Cos. within prov. other than those by which they are incorp.	(c) British and Foreign.	Total provincial licensees.	
	\$	\$	\$	\$	\$	\$
1 Accident.....	647,303	12,581			12,581	659,884
2 Accident and Sickness combined.....	374,647	45,130	385	6,171	51,686	426,333
" (Fraternal).....		62,442	3,509	11,215	77,166	77,166
3 Automobile (Including Fire risk).....	227,286	10,684	1,375		12,059	239,345
4 Automobile (excluding Fire risk).....	247,500	7,293		44	7,337	254,837
5 Burglary.....	50,636	2,188			2,188	52,824
6 Employers' Liability.....	1,309,954	43,078	162		43,240	1,353,194
7 Explosion.....	110					110
8 Guarantee.....	223,668	3,775	484	201	4,460	228,128
9 Hail.....	1,360,915	274,830	70,994	152,027	497,851	1,858,766
10 Inland Transportation.....	60,943			8,255	8,255	69,198
11 Live Stock.....	44,049	4,450	300		4,750	48,799
12 Plate Glass.....	153,105	27,110	981		28,091	181,196
13 Sickness.....	857,478	1,672		40,283	41,955	899,433
" (Fraternal).....		789			789	789
14 Sickness and Funeral combined (Fraternal).....		431,404	254,933	229	686,566	686,566
15 Sprinkler Leakage.....	33,456					33,456
16 Steam Boiler.....	31,899					31,899
17 Title.....	None.					None.
18 Tornado.....	49,065	11,751			11,751	60,816
Totals.....	5,672,014	939,177	333,123	218,425	1,490,725	7,162,739



## SESSIONAL PAPER No. 8

List of Insurance Companies licensed to do business in Canada under the Insurance Act, 1917, as at June 20, 1918.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Acadia Fire Insurance Company.	R. K. Elliot, Secretary, Halifax, N.S.	80,000	77,245	Fire and Hail.
The Aetna Casualty and Surety Company.	T. H. Christmas, Chief Agent, Montreal.	200,000	200,000	Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness and Sprinkler Leakage.
Aetna Insurance Company.	A. M. M. Kirkpatrick, Chief Agent, Toronto.	551,333	492,539	Fire, Automobile, Tornado and Sprinkler Leakage.
Aetna Life Insurance Company.	T. H. Christmas, Chief Agent, Montreal.	5,355,015	5,121,159	Life.
Agricultural Insurance Company.	R. G. Heddlie, Chief Agent, Vancouver.	23,000	23,798	Fire, restricted to Province of British Columbia.
The Alberta-Saskatchewan Life Insurance Company.	Arthur Davies, President, Edmonton.	55,967	46,816	Life.
Alliance Assurance Company, Limited.	T. D. Belfield, Chief Agent, Montreal.	537,767	395,775	Fire, Accident, Automobile, Sickness and Guarantee.
The Alliance Insurance Company of Philadelphia.	Robert Hampson & Son, Limited, Chief Agents, Montreal.	55,000	52,375	Fire.
Alliance Nationale.	Chas. Duquette, Chief Agent, Montreal.	100,000	100,000	Life, Disability and Sickness to the extent authorized by the Association's charter.
The American and Foreign Marine Insurance Company.	Robert J. Dale, Chief Agent, Montreal.	26,000	26,000	Island Transportation.
American Central Insurance Company.	W. P. Fess, Chief Agent, Winnipeg.	168,247	141,812	Fire, Tornado and Hail.
The American Insurance Company.	A. L. Denison, Chief Agent, Winnipeg.	73,000	58,948	Fire.
American Lloyds, Underwriters at.	J. E. Clement, Chief Agent, Montreal.	76,900	70,219	Fire and Sprinkler Leakage.
American Surety Company of New York.	William H. Hall, Chief Agent, Toronto.	67,000	54,940	Guarantee.
Atlas Assurance Company, Limited.	Matthew C. Hinshaw, Chief Agent, Montreal.	541,533	453,613	Fire.
The Automobile Insurance Company of Hartford, Connecticut.	T. H. Christmas, Chief Agent, Montreal.	150,000	150,000	Fire, Lightning and Hail.
Beaver Fire Insurance Company.	André Gouzé, Managing Director, Winnipeg.	65,353	53,730	Fire.
The Boiler Inspection and Insurance Company of Canada.	H. N. Roberts, Vice-President, Toronto.	113,500	98,487	Steam Boiler.
Boston Insurance Company.	A. Z. DeLong, Chief Agent, Vancouver.	50,000	50,000	Fire, restricted to Province of British Columbia.
British America Assurance Company.	W. B. Meikle, General Manager, Toronto.	116,240	105,618	Fire, Hail and Inland Transportation.
British Colonial Fire Insurance Company.	Theodore Meunier, Managing Director, Montreal.	65,000	55,870	Fire.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		\$	\$	
The British Crown Assurance Corporation, Limited.....	J. H. Riddel, Chief Agent, Toronto.....	246,632	234,693	Fire and Automobile excluding insurance against loss by reason of bodily injury to the person.
The British and Foreign Marine Insurance Company Limited	Robert J. Dale, Chief Agent, Montreal.....	117,000	103,322	Sprinkler Leakage and Inland Transportation.
The British Northwestern Fire Insurance Company.....	E. K. Foster, Managing Director, Winnipeg	65,967	59,194	Fire.
British Traders' Insurance Company, Limited.....	C. R. Drayton, Chief Agent, Toronto.....	82,733	78,597	Fire and Automobile.
Caledonian Insurance Company.....	John G. Borthwick, Chief Agent, Montreal.....	485,079	427,566	Fire.
The California Insurance Company.....	A. W. Ross, Chief Agent, Vancouver.....	67,000	59,183	Fire.
The Canada Accident Assurance Company.....	T. H. Hudson, Manager, Montreal.....	181,733	158,020	Fire, Accident, Automobile, Sickness Plate Glass, Burglary and Guarantee.
The Canada Life Assurance Company.....	H. C. Cox, President, Toronto.....	63,000	52,231	Life.
The Canada National Fire Insurance Company.....	W. T. Alexander, Managing Director, Winnipeg.	55,000	52,691	Fire.
The Canadian Fire Insurance Company.....	R. T. Riley, Vice-President, Winnipeg.....	70,000	62,510	Fire.
Canadian Lumbermen's Insurance Exchange.....	E. D. Hardy, Chief Agent, Ottawa.....	20,000	19,800	Insurance among its members restricted to risks on property situated in the provinces of Ontario and Quebec.
The Canadian Surety Company.....	Wm. H. Hall, General Manager, Toronto.....	122,756	108,452	Automobile, Burglary, Guarantee and Plate Glass.
The Capital Life Assurance Company of Canada.....	A. E. Corrigan, Managing Director, Ottawa.....	61,194	51,016	Life.
The Casualty Company of Canada.....	A. L. Eastman, President, Toronto.....	12,024	11,090	Plate Glass.
The Century Insurance Company, Limited.....	T. W. Greer, Chief Agent, Vancouver.....	90,093	91,591	Fire.
Chartered Trust and Executor Company.....	John J. Gibson, Managing Director, Toronto.....	77,000	65,569	Title Insurance as defined in Company's Act of Incorporation.
Citizens' Insurance Company of Missouri.....	D. E. Brown, Chief Agent, Vancouver.....	25,000	25,000	Fire, restricted to the Province of British Columbia.
Columbia Insurance Company.....	R. MacD. Paterson, Chief Agent, Montreal.....	77,487	72,373	Fire, Inland Transportation and Automobile excluding insurance against loss by reason of bodily injury to the person.

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Commercial Union Assurance Co., Limited, London, Eng. The Commercial Union Fire Insurance Company of New York.	James McGregor, Chief Agent, Montreal. A. W. Ross, Chief Agent, Vancouver.	1,323,333 20,000	1,107,905 20,000	Fire and Life. Fire, restricted to the province of British Columbia.
Confederation Life Association.	J. K. Macdonald, President, Toronto.	85,307	70,865	Life.
The Connecticut Fire Insurance Company.	J. W. Tatley, Chief Agent, Montreal.	246,000	225,727	Fire and Hail.
Continental Casualty Company.	A. S. Matthew, Chief Agent, Vancouver.	25,000	25,000	Accident, Automobile and Sickness restricted to the province of British Columbia.
The Continental Insurance Company.	W. E. D. Baldwin, Chief Agent, Montreal.	389,300	328,935	Fire and Tornado.
Continental Life Insurance Company.	Geo. B. Woods, President, Toronto.	63,000	51,940	Life.
The Crown Life Insurance Company.	H. R. Stephenson, Asst. Manager, Toronto.	72,866	63,487	Life.
The Dominion Fire Insurance Company.	Robt. F. Massie, President, Toronto.	103,037	89,535	Fire throughout Canada and Hail restricted to provinces of Alberta and Saskatchewan.
The Dominion Gresham Guarantee and Casualty Company.	F. J. J. Stark, General Manager, Montreal.	135,500	115,144	Burglary, Accident, Sickness, Guarantee and Automobile.
The Dominion Life Assurance Company.	Thos. Hilliard, President, Waterloo, Ont.	60,220	51,309	Life.
The Dominion of Canada Guarantee and Accident Insurance Company.	Charles A. Withers, Manager, Toronto.	216,153	183,107	Fire, Guarantee and Plate Glass.
The Eagle, Star and British Dominions Insurance Company Limited.	R. J. Dale, Chief Agent, Montreal.	122,881	115,398	Fire and Sprinkler Leakage.
The Employers' Liability Assurance Corporation, Limited.	C. W. I. Woodland, Chief Agent, Montreal.	1,487,404	1,177,732	Fire, Accident, Burglary, Guarantee, Hail, Plate Glass, Sickness, Steam Boiler and Automobile.
Equitable Fire and Marine Insurance Company.	J. W. Tatley, Chief Agent, Montreal.	124,073	105,964	Fire.
The Equitable Life Assurance Society of the United States.	Sergeant P. Stearns, Chief Agent, Montreal.	5,925,563	5,249,454	Life.
The Excelsior Life Insurance Company.	C. Q. Parker, Secretary-Treasurer, Toronto.	60,000	53,130	Life.
The Excess Insurance Company, Limited.	Anderson and Sheppard, Chief Agents, Moosejaw.	157,333	148,267	Hail.
The Fidelity and Casualty Company of New York.	Paul H. Boring, Chief Agent, Montreal.	269,953	225,519	Burglary, Accident, Sickness, Steam Boiler and Plate Glass.
Fidelity-Phenix Fire Insurance Company of New York.	W. E. D. Baldwin, Chief Agent, Montreal.	431,600	356,872	Fire and Tornado.
Fire Association of Philadelphia.	Leeming Bros., Ltd., Chief Agents, Victoria.	51,000	50,500	Fire.
Fireman's Fund Insurance Company.	G. Teuple Mc-Murrich, Chief Agent, Toronto.	191,000	181,024	Fire, Inland Transportation and insurance against loss or damage to automobiles by accident burglary or theft.
Firemen's Insurance Company of Newark, N.J.	Benjamin B. Smith and Wilson Smith, Chief Agents, Winnipeg.	127,647	109,285	Fire.
The General Accident Assurance Company of Canada.	T. H. Hall, Secretary, Toronto.	136,899	117,274	Accident, Guarantee, Sickness and Steam Boiler.
General Accident, Fire and Life Assurance Corporation, Limited.	T. H. Hall, Chief Agent, Toronto.	424,837	388,695	Fire and Automobile excluding insurance against loss by reason of bodily injury to the person.
The General Animals Insurance Company of Canada.	R. A. Ledue, Manager, Montreal.	26,000	22,800	Live Stock.
Compagnie d'Assurances G�n�rales contre l'Incendie.	T. F. Dobbin, Chief Agent, Montreal.	130,597	177,052	Fire.
Glens Falls Insurance Company.	Wm. H. George, Chief Agent, Toronto.	185,000	170,368	Fire, Automobile, Hail and Tornado.
The Globe and Rutgers Fire Insurance Company.	J. W. Hinkle, Chief Agent, Montreal.	443,680	430,946	Fire, and Explosion (as limited by Guarantee and Automobile).
The Globe Indemnity Company of Canada.	John Eno, General Manager, Montreal.	196,833	172,546	Fire, Accident, Sickness, Burglary, Guarantee and Automobile.

\*This Company has also \$828,000 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
Great American Insurance Company.....	Wm. Robins, Chief Agent, Toronto.....	\$ 598,007	\$ 520,709	Fire, Hail, Tornado, Sprinkler Leakage and Automobile excluding insurance against loss by reason of bodily injury to the person.
The Great West Life Assurance Company.....	C. C. Ferguson, Manager, Winnipeg.....	62,409	51,420	Life.
The Gresham Life Assurance Society, Limited.....	Arch. R. Howell, Chief Agent, Montreal.....	225,000	206,700	Life.
The Guarantee Company of North America.....	Henry E. Rawlings, Managing Director, Montreal.....	65,500	56,459	Guarantee.
Guardian Assurance Company, Limited, London, Eng.....	H. M. Lambert, Chief Agent, Montreal.....	1,186,023	1,070,793	Fire.
The Guardian Insurance Company of Canada.....	H. M. Lambert, Managing Director, Montreal.....	237,087	190,930	Fire, Accident, Automobile, Sickness, Guarantee, Burglary and Plate Glass.
The Guardian Life Insurance Company of America.....	C. R. G. Johnson, Chief Agent, Montreal.....	112,333	96,247	Life.
Hartford Fire Insurance Company.....	Peter A. McCallum, Chief Agent, Toronto.....	1,126,407	966,233	Fire, Hail, Explosion, Inland Transportation, Cyclone, or Tornado, Sprinkler Leakage and "Insurance against loss or damage to automobiles by accident, burglary or theft."
The Hartford Steam Boiler Inspection and Insurance Co....	H. N. Roberts, Chief Agent, Toronto.....	45,000	37,620	License restricted to guaranteeing the policy contracts of The Boiler Inspection and Insurance Company of Canada.
The Home Insurance Company.....	F. W. Evans, Chief Agent, Montreal.....	1,283,733	1,119,564	Fire, Automobile, Explosion, Tornado, Hail and Sprinkler Leakage.
The Hudson Bay Insurance Company.....	Wm. Mackay, President, Montreal.....	65,976	55,120	Fire and Hail.
The Imperial Guarantee and Accident Insurance Company of Canada.....	E. Willans, Managing Director, Toronto.....	161,000	146,629	Guarantee, Accident, Sickness, Automobile, Plate Glass and Insurance of automobiles against fire.
The Imperial Life Assurance Company of Canada.....	Jas. F. Weston, General Manager, Toronto.....	245,294	225,161	Life.
Imperial Underwriters Corporation of Canada.....	Lyman Root, President, Toronto.....	96,727	76,528	Fire.

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The Independent Order of Foresters.....	W. H. Hunter, President, Toronto.....	104,000	102,960	Life, Disability and Sickness Insurance as specified in the Constitution and Laws of the Society for sums not exceeding, in addition to the sick and funeral benefits, the sum of \$5,000 upon any one life.
Insurance Company of North America.....	Robt. Hampson & Son, Ltd., Chief Agents, Montreal.....	580,080	511,692	Fire, Explosion, Inland Transportation and Automobile, excluding insurance against loss by reason of injury to the person.
The Insurance Company of the State of Pennsylvania.....	Reed, Shaw and McNaught, Chief Agents, Toronto.....	146,780	125,977	Fire and Tornado.
International Fidelity Insurance Company.....	Nell Sinclair, Chief Agent, Toronto.....	5,000	5,000	Guarantee Insurance, restricted to employees of Singer Sewing Machine Co.
The Law Union and Rock Insurance Co., Limited.....	J. E. E. Dickson, Chief Agent, Montreal.....	454,381	382,028	Fire, Accident, Sickness, Burglary and Plate Glass.
The Liverpool and London and Globe Insurance Company.....	J. Gardner Thompson, Chief Agent, Montreal.....	1,541,017	1,264,070	Fire and Life.
The Liverpool-Manitoba Assurance Company.....	J. Gardner Thompson, Managing Director, Montreal.....	56,000	46,550	Fire.
Lloyds Plate Glass Insurance Company of New York.....	Reed, Shaw and McNaught, Chief Agents, Toronto.....	98,000	83,373	Plate Glass.
The London Assurance.....	W. Kennedy and W. B. Colley, Joint Chief Agents, Montreal.....	331,250	285,833	Fire and Life.
The London Guarantee and Accident Co., Ltd.....	Geo. Weir, Chief Agent, Toronto.....	947,646	781,181	Fire, Guarantee, Burglary, Accident and Sickness.
London and Lancashire Fire Ins. Co., Ltd.....	Alfred Wright, Chief Agent, Toronto.....	831,252	713,680	Fire and Automobile.
The London and Lancashire Guarantee and Accident Co. of Canada.....	Alexander MacLean, Manager, Toronto.....	141,353	95,591	Guarantee, Accident, Sickness, Automobile and Plate Glass.
*The London and Lancashire Life and General Assurance Association, Limited.....	Alexander Bissett and W. H. R. Emerson, Chief Agents, Montreal.....	211,000	189,436	Life.
The London Mutual Fire Insurance Co. of Canada.....	A. H. C. Carson, President, Toronto.....	61,500	52,402	Fire.
The London Life Insurance Company.....	J. G. Richter, Manager, London, Ont.....	62,718	51,707	Life.
Loyal Protective Insurance Company.....	William Atkins, Chief Agent, Toronto.....	40,000	41,508	Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.
Lumbermen's Underwriting Alliance.....	T. E. Clendinning, Chief Agent, Ottawa.....	50,000	50,000	Fire.
The Manufacturers Life Insurance Company.....	J. B. McKechnie, General Manager, Toronto.....	211,424	179,317	Life.
Manufacturing Lumbermen's Underwriters.....	W. E. Bigwood, Chief Agent, Toronto.....	50,000	50,000	Fire.
The Marine Insurance Company, Limited.....	Reed, Shaw & McNaught, Chief Agents, Toronto.....	117,277	108,817	Fire, Automobile and Inland Transportation.
Maryland Assurance Corporation.....	F. J. Lighthour, Chief Agent, Toronto.....	75,000	66,250	Accident and Sickness.
Maryland Casualty Co., Baltimore, Md.....	F. J. Lighthour, Chief Agent, Toronto.....	314,246	271,777	Accident, Sickness, Burglary, Guaranteed Plate Glass, Steam Boiler, Fly Wheel and Sprinkler Leakage.
Mechanics and Traders Insurance Company.....	J. W. Allan, Chief Agent, Vancouver.....	20,000	20,000	Fire, restricted to the Province of British Columbia.
The Mercantile Fire Insurance Company.....	Alfred Wright, Secretary, Toronto.....	241,394	181,850	Fire.
Merchants Casualty Company.....	Leo M. Finard, Vice-President, Winnipeg.....	138,222	131,000	Accident (not including Employers' Liability) and Sickness.

\*This Company has \$3,715,000 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Proceeds.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		\$	\$	
The Merchants and Employers' Guarantee and Accident Co.	J. G. Dubeau, Managing Director, Montreal.	46,000	40,328	Accident, Sickness, Automobile and Plate Glass Insurance in the Province of Quebec.
Merehants Fire Assurance Corporation of New York	C. G. Hobson, Chief Agent, Vancouver...	21,000	20,160	Fire, restricted to the Province of British Columbia.
**Metropolitan Life Insurance Company	O. B. Shortly, Chief Agent, Ottawa.	24,618,112	22,496,262	Life.
Millers National Insurance Company	G. H. Williams, Chief Agent, Winnipeg.	50,000	50,000	Fire.
The Monarch Life Assurance Company	J. W. W. Stewart, Managing Director, Winnipeg.	64,270	52,090	Life.
The Mount Royal Assurance Company	J. E. Clement, Manager, Montreal.	69,000	58,178	Fire and Plate Glass.
The Mutual Life Assurance Co. of Canada	Geo. Wegmann, Managing Director, Waterloo Ont.	124,000	104,225	Life.
The Mutual Life and Citizens' Assurance Company, Ltd.	J. P. Moore, Chief Agent, Montreal...	243,333	187,367	Life.
†The Mutual Life Insurance Co. of New York	E. A. Uhl, Chief Agent, Montreal.	3,432,893	3,024,894	Life.
National-Ben Franklin Fire Insurance Co. of Pittsburgh, Pa.	R. F. Masse, Chief Agent, Toronto.	210,353	180,891	Fire, and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.
National Fire Insurance Co. of Hartford	C. C. Hall, Chief Agent, Toronto.	633,105	558,469	Fire, Explosion, Inland Transportation, Sprinkler Leakage and Tornado.
The National Life Assurance Co. of Canada	A. J. Bakton, Managing Director, Toronto	55,000	47,650	Life.
The National Provincial Plate Glass and General Insurance Co., Limited.	J. H. Ewart, Chief Agent, Toronto.	18,980	15,145	Plate Glass.
National Surety Company	Reed, Shaw and McNaught, Chief Agents, Toronto.	84,000	68,001	Guarantee.
National Union Fire Insurance Co. of Pittsburgh, Pa.	J. G. Davis, Chief Agent, Toronto.	269,553	182,505	Fire and Tornado.
La Nationale, Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.	J. E. Clement, Chief Agent, Montreal.	217,663	162,492	Fire.
The Newark Fire Insurance Company	F. W. Walker, Chief Agent, Vancouver.	20,000	20,000	Fire, restricted to Province of British Columbia.
New Hampshire Fire Insurance Company	H. H. Motley, Chief Agent, Calgary.	55,000	53,000	Fire and Lightning.
New Jersey Insurance Company	H. A. Robertson, Chief Agent, Vancouver.	25,000	25,000	Fire restricted to Province of British Columbia.
††New York Life Insurance Co.	Percy V. Raven, Chief Agent, Montreal.	10,260,617	9,072,694	Life.
The New York Plate Glass Insurance Co.	Geo. W. Pacaud, Chief Agent, Montreal.	35,407	28,348	Plate Glass.

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Niagara Fire Insurance Company.....	W. E. Findlay, Chief Agent, Montreal.	190,000	183,885	Fire, Tornado, Sickness and Automobile (including damage to automobiles in transit by rail).
The North American Accident Insurance Company.....	C. F. Dale, Managing Director, Montreal.	198,673	188,162	Accident, Automobile, Burglary, Plate Glass and Insurance of Automobiles against fire.
North American Life Assurance Co.....	L. Goldman, President, Toronto.	61,200	50,362	Life.
North British and Mercantile Insurance Co.....	Randal J. Davidson, Chief Agent, Montreal.	1,539,160	1,391,011	Fire and Life.
The North Empire Fire Insurance Company.....	J. A. Thompson, President, Winnipeg.	63,700	51,425	Fire.
The Northern Assurance Co., Ltd.....	G. E. Moberly, Chief Agent, Montreal.	976,040	815,349	Fire.
The Northern Life Assurance Company of Canada.....	T. H. Purdon, President, London, Ont.	71,321	57,361	Life.
Northwestern Mutual Fire Association.....	N. B. Whitely, Chief Agent, Vancouver.	22.0 0	20,664	Fire restricted to Province of British Columbia.
Northwestern National Insurance Company of Milwaukee, Wisconsin.....	W. D. Thomson, Chief Agent, Regina.	263,253	211,039	Fire and Tornado.
The North West Fire Insurance Company.....	Thos. Bruce, Deputy Manager, Winnipeg.	50,815	49,963	Fire.
The Norwich Union Fire Insurance Society, Limited, Norwich, Eng.....	John B. Laidlaw, Chief Agent, Toronto.	1,066,477	894,521	Fire Accident, Sickness, Plate Glass and Automobile.
Norwich Union Life Insurance Society.....	John B. Laidlaw, Chief Agent, Toronto.	72,780	59,636	Life.
The Occidental Fire Insurance Company.....	C. A. Richardson, Secretary, Winnipeg, Man.	105,000	92,630	Fire.
The Ocean Accident and Guarantee Corporation, Limited.....	Charles H. Neely, Chief Agent, Toronto.	703,365	580,931	Fire Accident, Automobile, Burglary, Sickness, Guarantee and Plate Glass.
The Ocean Marine Insurance Co., Limited.....	Robert Hampson & Son, Limited, Chief Agents, Montreal.	132,860	95,659	Insuring postal and express packages in transit in Canada.
The Pacific Coast Fire Insurance Co.....	Thomas W. Greer, Managing Director, Vancouver.	60,100	47,949	Fire.
The Palatine Insurance Company, Limited.....	James McGregor, Chief Agent, Montreal.	318,267	293,077	Fire.
Phoenix, Compagnie Francaise du.....	T. F. Dobbin, Chief Agent, Montreal.	99,073	58,453	Fire.
Phoenix Assurance Co., Limited.....	R. MacD. Paterson, and J. B. Paterson, Joint Chief Agents, Montreal.	1,718,580	1,363,897	Fire and Life.
The Phoenix Insurance Co., Hartford, Con.....	J. W. Tatley, Chief Agent, Montreal.	453,993	384,982	Fire and Automobile (excluding Insurance against loss by reason of injury to the person).
The Preferred Accident Insurance Company of New York.....	J. W. Mackenzie, Chief Agent, Toronto.	75,000	71,331	Accident, Sickness and Automobile.
The Protective Association of Canada.....	Eugene E. Gleason, Secretary, Granby, Que.	23,000	18,649	Accident and Sickness restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of Incorporation.
Providence Washington Insurance Company.....	Harold Hampson, Chief Agent, Montreal.	261,000	229,610	Fire and Automobile.
Provident Savings Life Assurance Society of New York.....	J. S. Lovell, Chief Agent, Toronto.	464,814	380,882	Life.
Provincial Insurance Company, Limited.....	Willis Faber & Co., of Canada, Limited, Chief Agents, Montreal.	111,413	90,246	Fire.
The Prudential Insurance Co. of America.....	Wm. White, Chief Agent, Montreal.	7,095,113	6,564,191	Life.
Quebec Fire Insurance Co.....	Colin E. Sword, Chief Agent, Quebec.	228,887	188,942	Fire.
Queen Insurance Co. of America.....	William Mackay, Chief Agent, Montreal.	756,523	659,911	Fire, Inland Transportation and Automobile.
Queensland Insurance Company, Limited.....	F. G. Donaldson, Chief Agent, Montreal.	54,858	50,000	Fire.
Railway Passengers Assurance Company.....	Frank H. Russell, Chief Agent, Toronto.	262,089	193,707	Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile.

\*This Company has also \$7,188,494 vested in Canadian Trustees under the Insurance Act.

†This Company has also \$1,294,933 vested in Canadian Trustees under the Insurance Act.

‡This Company has also \$5,100,000 vested in Canadian Trustees.

§This Company has also \$1,720,628 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Per Value.	Accepted Value.	
The Reliance Mutual Life Assurance Society, London, Eng.	John B. Laidlaw, Chief Agent, Toronto.....	\$ 109,500	\$ 86,627	Life.
The Ridgely Protective Association.....	James E. Scott, Chief Agent, Toronto.....	30,000	26,315	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada.
The Royal Exchange Assurance.....	Arthur Barry, Chief Agent, Montreal.....	710,053	580,301	Fire, Accident, Automobile and Sickness.
The Royal Guardians.....	A. T. Patterson, Supreme Secretary, Montreal.....	109,594	95,532	Life and Sickness.
The Royal Insurance Co., Limited.....	William Mackay, Chief Agent, Montreal.....	3,409,441	2,819,166	Fire and Life.
Saint Paul Fire and Marine Insurance Co.....	C. F. Codere, Chief Agent, Winnipeg, Man.....	451,000	398,336	Fire, Hail, Inland Transportation, Tornado and Automobile.
The Saskatchewan Life Insurance Company.....	T. F. Conrod, Managing Dir., Regina, Sask.....	58,000	51,158	Life.
La Sauvagerie Life Insurance Company.....	G. N. Ducharme, President, Montreal.....	58,000	47,389	Life.
The Scottish Union and National Insurance Co.....	I. H. Esnhart, Chief Agent, Montreal.....	494,977	420,136	Fire, Automobile, Tornado and Sprinkler Leakage.
The Security Life Insurance Company of Canada.....	Jesse O. McCarthy, President, Toronto.....	64,661	51,338	Life.
Security Mutual Casualty Company.....	F. A. Shaw, Chief Agent, Winnipeg.....	20,000	19,800	Employers' Liability and Workmen's Compensation restricted to issue of policies to Swift Canadian Company, Limited, and allied interests in the Dominion of Canada.
The Sovereign Life Assurance Co. of Canada.....	H. J. Meiklejohn, Managing Director, Winnipeg.....	60,000	\$ 60,000	Life.
Springfield Fire and Marine Insurance Co.....	Joseph Murphy, Chief Agent, Toronto.....	507,000	437,012	Fire, Tornado and Sprinkler Leakage.
The Standard Life Assurance Co.....	D. M. McGoun, Chief Agent, Montreal.....	5,750,729	4,892,632	Life.
The Star Assurance Society.....	Alf. W. Briggs, Chief Agent, Toronto.....	194,180	145,713	Life.
The State Life Insurance Co., Indianapolis, Ind.....	W. H. Hunter, Chief Agent, Toronto.....	307,000	278,460	Life.
The Suyvesant Insurance Company.....	Godfrey C. White, Chief Agent, Montreal.....	104,000	89,699	Fire.
The Subsidiary High Court of the Ancient Order of Foresters Sun Insurance Office, London, Eng.....	Archie Martin, High Court Secretary, Toronto.....	58,683	52,417	Life and Sickness.
The Sun Life Assurance Co. of Canada.....	Lymna Root, Chief Agent, Toronto.....	743,530	630,405	Fire.
The Travelers Indemnity Company, Hartford, Conn.....	T. B. Maculay, President, Montreal.....	64,000	57,637	Life.
	Frank F. Parkins, Chief Agent, Montreal.....	186,500	159,483	Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile.



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•The Travelers Insurance Co., Hartford, Conn.....	Frank F. Parkins, Chief Agent, Montreal.....	\$79, 190	744, 059 Life and Accident.
The Travellers Insurance Company of Canada.....	Hon. George P. Graham, President, Montreal.....	60, 000	50, 892 Life.
L'Union Compa <sup>g</sup> ie d'Assurance contre l'Incendie, Paris, France.	Louis Mauries Ferand, Chief Agent, Montreal.	284, 204	193, 552 Fire.
Union Assurance Society, Limited.....	T. L. Morrissey, Chief Agent, Montreal.....	664, 567	562, 115 Fire, Automobile and Inland Transportation.
Union Insurance Society of Canton, Limited.....	C. R. Drayton, Chief Agent, Toronto.....	97, 333	92, 467 Fire and Automobile.
The Union Marine Insurance Company, Limited.....	R. MacD. Paterson, Chief Agent, Montreal.....	875, 000	73, 600 Fire, Inland Transportation and Automobile, excluding Insurance against loss by reason of bodily injury to the person.
Union Mutual Life Insurance Co., The Order of.....	Henri E. Morin, Chief Agent, Montreal.....	1, 942, 545	1, 692, 492 Life.
United Commercial Travelers of America, The Order of.....	F. J. C. Cox, Chief Agent, Winnipeg.....	30, 000	26, 915 Accident Insurance on the assessment plan among its members.
The United States Fidelity and Guaranty Co., Baltimore, Md.	A. E. Kirkpatrick, Chief Agent, Toronto.....	350, 000	305, 673 Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
United States Life Insurance Co., in the City of New York.	Lewis A. Stewart, Chief Agent, Toronto.....	354, 073	288, 253 Life.
Yulcan Fire Insurance Company of Oakland, California.....	T. W. Greer, Chief Agent, Vancouver.....	50, 000	50, 000 Fire.
Westminster Fire Insurance Company.....	J. W. Tuley, Chief Agent, Montreal.....	260, 383	250, 453 Fire and Hail.
The Western Life Insurance Company.....	Adam Reid, Managing Director, Winnipeg.....	50, 000	50, 000 Life.
The Western Assurance Co.....	W. B. Meikle, President, Toronto.....	99, 220	92, 228 Fire, Inland Transportation, Lightning, Explosion and Tornado.
The Yorkshire Insurance Co., Limited.....	P. M. Wickham, Chief Agent, Montreal.....	552, 673	487, 794 Fire, Live Stock, Accident, Sickness and Plate Glass.

†This Company has also \$2,455,120 vested in Canadian Trustees under the Insurance Act. ‡This Company has also \$54,270 vested in Canadian Trustees under the Insurance Act.

Note.—

The Nova Scotia Fire Insurance Company has reinsured all its outstanding risks with the Home Insurance Company of New York. Its deposit has been released with the exception of \$5,000 par value which has been retained to provide for unsettled claims.

The Rimonaki Fire Insurance Company is in liquidation and Theodor Meunier of Montreal has been appointed liquidator. The deposit of the company has been released but an accepted cheque for \$12,900 has been retained until the provisions of the Winding-up Act have been fully complied with.

The Central Canada Manufacturers Mutual Fire Insurance Company has given notice that all its outstanding policies have been cancelled in accordance with the statutory conditions of the policy, or replaced with other underwriters, and its deposit has been released with the exception of \$10,000 which has been retained to provide for unsettled claims.

The International Casualty Company has retired from business in Canada and its deposit has been released with the exception of \$2,000 par value which has been retained to provide for unsettled claims. Its Employers' Liability business has been reinsured in the Canada Accident Assurance Company and its Accident and Sickness policies have been cancelled and the unearned portion of the premiums returned to the insured.

The Anglo-American Fire Insurance Company is in liquidation, Mr. G. T. Clarkson, Toronto, having been appointed liquidator. The liquidator has entered into an agreement with the Western Assurance Company, Toronto, whereby all the outstanding Canadian policies and unpaid losses and claims for unearned premiums thereon as at Feb. 19, 1916, have been assumed by the Western Assurance Co. The deposit of the company, with the exception of \$5,999.15 par value, has been released.

The Factories Insurance Company, by a reinsurance agreement dated Dec. 22, 1916, reinsured its business in the Western Assurance Co., Toronto. The deposit of the company, to the accepted value of \$51,537, is still in the hands of the Receiver General but the company has given notice, as required by the Insurance Act, of its intention to apply for its release.

The North American Accident Insurance Company incorporated by an Act of the Parliament of Canada, has acquired the assets and property of the North American Accident Insurance Company, incorporated by the Province of Ontario, and has assumed its liabilities. The deposit of the latter company is still held by the Receiver General but notice, as required by the Insurance Act, 1917, of its intention to apply for the release of its securities.

The Canada Hail Insurance Company has ceased to transact business, and has given notice of its intention to apply for the release of its securities on deposit with the Receiver General.

THE following Fraternal Benefit Societies are registered under Section 107 of the Insurance Act, 1917, and are permitted to transact the business of Life Insurance in Canada.

Name of Company.	Chief Agent to receive Process.
*The Canadian Order of the Woodmen of the World (\$15,000 Municipal Securities accepted at \$12,683, deposited from Sick and Funeral Fund).....	Clair Jarvis, Head Clerk, London, Ont.
The Commercial Travellers' Mutual Benefit Society .....	R. Ivens, Secretary, Toronto.
*The Grand Council of the Catholic Mutual Benefit Association of Canada (\$10,000 Province of Nova Scotia debentures accepted at \$10,000, deposited from Sick Benefit Fund).....	John J. Behan, Grand Secretary, Kingston, Ont.
*Authorized also to transact the business of Sickness Insurance.	

The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 97 of "The Insurance Act, 1917," to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business transacted.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Co., Hartford, Conn.	F. W. Evans, General Agent, Montreal.....	113,140	98,961	Life.
The Edinburgh Life Assurance Co.....	David Thorburn Symons, Chief Agent, Toronto.	68,667	58,157	Life.
The Life Association of Scotland.....	Charles M. Holt, Attorney, Montreal.....	175,930	138,337	Life.
National Life Insurance Company of the U.S. of America.....	Alfred Powis, Chief Agent, Hamilton.....	60,000	52,250	Life.
Northwestern Mutual Life Insurance Company.....	R. H. Angus, Attorney, Montreal.....	100,000	100,000	Life.
Phoenix Mutual Life Insurance Company, Hartford	C. R. G. Johnson, Chief Agent, Montreal.....	130,280	116,758	Life.
The Scottish Amicable Life Assurance Society.....	Charles J. Fleet, Attorney, Montreal.....	75,000	62,850	Life.
The Scottish Provident Institution.....	John H. Dunlop, Chief Agent, Montreal.....	75,000	66,500	Life.







STATEMENTS  
OF  
INSURANCE COMPANIES  
  
TRANSACTING FIRE INSURANCE  
  
AND OF  
  
INSURANCE COMPANIES TRANSACTING ONE OR MORE CLASSES  
OF INSURANCE IN ADDITION TO FIRE INSURANCE.





LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT,  
1917, TO TRANSACT IN CANADA THE BUSINESS OF FIRE  
INSURANCE DURING THE YEAR ENDED DECEMBER 31, 1917.

The Acadia Fire Insurance Company.  
Ætna Insurance Company.  
Agricultural Insurance Company of Watertown, N.Y.  
Alliance Assurance Company (Limited).  
The Alliance Insurance Company of Philadelphia.  
American Central Insurance Company.  
The American Insurance Company.  
American Lloyds, Underwriters at.  
Atlas Assurance Company (Limited).  
The Automobile Insurance Company of Hartford, Conn.  
Beaver Fire Insurance Company.  
British America Assurance Company.  
British Colonial Fire Insurance Company.  
The British Crown Assurance Corporation (Limited).  
The British Northwestern Fire Insurance Company.  
Caledonian Insurance Company.  
The California Insurance Company.  
The Canada Accident Assurance Company.  
The Canada National Fire Insurance Company.  
The Canadian Fire Insurance Company.  
Canadian Lumbermen's Insurance Exchange.  
The Century Insurance Company (Limited).  
Citizens' Insurance Company or Missouri.  
Columbia Insurance Company.  
Commercial Union Assurance Company (Limited).  
The Commercial Union Fire Insurance Company of New York.  
The Connecticut Fire Insurance Company.  
The Continental Insurance Company.  
The Dominion Fire Insurance Company.  
The Dominion of Canada Guarantee and Accident Insurance Company.  
The Eagle, Star and British Dominions Insurance Company (Limited).  
The Employers' Liability Assurance Corporation (Limited).  
Equitable Fire and Marine Insurance Company.  
Fidelity-Phenix Fire Insurance Company of New York.  
Fireman's Fund Insurance Company.  
Firemen's Insurance Company of Newark, New Jersey.  
General Accident Fire and Life Assurance Corporation (Limited).  
The General Fire Assurance Company of Paris, France.  
Glens Falls Insurance Company.  
The Globe Indemnity Company of Canada.  
The Globe and Rutgers Fire Insurance Company.  
Great American Insurance Company.  
Guardian Assurance Company (Limited).  
Hartford Fire Insurance Company.  
The Home Insurance Company.  
The Hudson Bay Insurance Company.  
Imperial Underwriters Corporation of Canada.  
Insurance Company of North America.

The Insurance Company of the State of Pennsylvania.  
The Law Union and Rock Insurance Company (Limited).  
The Liverpool and London and Globe Insurance Company (Limited).  
The Liverpool-Manitoba Assurance Company.  
The London Assurance.  
The London Guarantee and Accident Company (Limited).  
London and Lancashire Fire Insurance Company (Limited).  
The London Mutual Fire Insurance Company of Canada.  
The Marine Insurance Company (Limited).  
The Mercantile Fire Insurance Company.  
Merchants Fire Assurance Corporation of New York.  
Millers National Insurance Company.  
The Mount Royal Assurance Company.  
National -Ben Franklin Fire Insurance Company of Pittsburgh, Pa.  
National Fire Insurance Company of Hartford.  
National Union Fire Insurance Company of Pittsburgh, Pa.  
La Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.  
Niagara Fire Insurance Company.  
North British and Mercantile Insurance Company.  
The North Empire Fire Insurance Company.  
The North West Fire Insurance Company.  
The Northern Assurance Company (Limited).  
Northwestern National Insurance Company of Milwaukee, Wis.  
The Norwich Union Fire Insurance Society (Limited).  
The Occidental Fire Insurance Company.  
The Ocean Accident and Guarantee Corporation (Limited).  
The Pacific Coast Fire Insurance Company.  
The Palatine Insurance Company (Limited).  
The Phenix Fire Assurance Company of Paris, France.  
Phoenix Assurance Company (Limited).  
The Phoenix Insurance Company, Hartford, Conn.  
Providence Washington Insurance Company.  
Provincial Insurance Company (Limited).  
Quebec Fire Assurance Company.  
Queen Insurance Company of America.  
The Royal Exchange Assurance.  
The Royal Insurance Company (Limited).  
St. Paul Fire and Marine Insurance Company.  
The Scottish Union and National Insurance Company.  
Springfield Fire and Marine Insurance Company.  
The Stuyvesant Insurance Company.  
Sun Insurance Office, London, England.  
L'Union Compagnie d'Assurances contre l'Incendie, Paris, France.  
Union Assurance Society (Limited).  
Union Insurance Society of Canton (Limited).  
Westchester Fire Insurance Company.  
The Western Assurance Company.  
The Yorkshire Insurance Company (Limited).

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LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT,  
1917, TO TRANSACT IN CANADA IN ADDITION TO FIRE  
INSURANCE ONE OR MORE CLASSES OF INSURANCE  
(EXCEPT LIFE INSURANCE) DURING THE YEAR ENDED  
DECEMBER 31, 1917.

The Acadia Fire Insurance Company.  
Aetna Insurance Company.  
Alliance Assurance Company (Limited).  
American Central Insurance Company.  
American Lloyds, Underwriters at.  
Automobile Insurance Company of Hartford, Conn.  
British America Assurance Company.  
The British Crown Assurance Corporation (Limited).  
The British Dominions General Insurance Company (Limited).  
The Canada Accident Assurance Company.  
Columbia Insurance Company.  
The Connecticut Fire Insurance Company.  
The Continental Insurance Company.  
The Dominion Fire Insurance Company.  
The Dominion of Canada Guarantee and Accident Insurance Company.  
The Employers' Liability Assurance Corporation (Limited).  
Fidelity-Phenix Fire Insurance Company of New York.  
Fireman's Fund Insurance Company.  
General Accident Fire and Life Assurance Corporation (Limited).  
Glens Falls Insurance Company.  
The Globe Indemnity Company of Canada.  
The Globe and Rutgers Fire Insurance Company.  
Great American Insurance Company.  
Hartford Fire Insurance Company.  
The Home Insurance Company.  
The Hudson Bay Insurance Company.  
Insurance Company of North America.  
The Insurance Company of the State of Pennsylvania.  
The Law Union and Rock Insurance Company (Limited).  
The London Guarantee and Accident Company (Limited).  
The Marine Insurance Company (Limited).  
The Mount Royal Assurance Company.  
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.  
National Fire Insurance Company of Hartford.  
National Union Fire Insurance Company of Pittsburgh, Pa.  
Niagara Fire Insurance Company.  
Northwestern National Insurance Company of Milwaukee, Wis.  
The Norwich Union Fire Insurance Society (Limited).  
The Ocean Accident and Guarantee Corporation (Limited).  
The Phoenix Insurance Company, Hartford, Conn.  
Providence Washington Insurance Company.  
Queen Insurance Company of America.  
The Royal Exchange Assurance.  
St. Paul Fire and Marine Insurance Company.  
The Scottish Union and National Insurance Company.

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Springfield Fire and Marine Insurance Company.  
Union Assurance Society (Limited).  
Union Insurance Society of Canton, (Limited).  
Westchester Fire Insurance Company.  
The Western Assurance Company.  
The Yorkshire Insurance Company (Limited).

## THE ACADIA FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—C. C. BLACKADAR.

Vice-President—A. E. JONES.

Secretary—R. K. ELLIOT.

Principal Office—Halifax, N.S.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia, March 31, 1862; amended March 31, 1863, April 18, 1870, April 30, 1873, April 17, 1879, May 3, 1887, and April 7, 1905. The above Acts were consolidated by chapter 173 of the statutes of Nova Scotia, 1906; amended by chapter 142 of the statutes of 1907. In 1911 an Act of the Legislature of Nova Scotia was passed (1 Geo. V, chap. 102), authorizing the appropriation out of the rest or accumulated profits of the company of one hundred thousand dollars to be applied to the payment of the amount unpaid upon capital stock. In 1912 an Act of the Legislature of Nova Scotia was passed (2 Geo. V, chap. 182), amending chapter 173 of statutes of Nova Scotia, 1906, as to the investment powers of the company and extending its powers as to the classes of business it may undertake. In 1914 an Act of the Legislature of Nova Scotia was passed (4 Geo. V, chap. 172), amending chapter 173 of the statutes of Nova Scotia, 1906. On April 1, 1916, the power of the company was extended to include hail insurance under the provisions of section 81 of the Insurance Act, 1910. Dominion license issued July 31, 1905. Previous to that date the company's business was confined to the province of Nova Scotia.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 400,000 00

(For list of Shareholders, see Appendix.)

## ASSETS

Book value of real estate held by the company (Head Office Building) .....	\$ 16,894 00
Amount secured by way of loans on real estate by bond or mortgage, first liens.....	18,000 00
Book value of bonds and debts. (For details, see Schedule A).....	96,725 50
Book value of stocks (For details, see Schedule B).....	392,174 77
Cash at head office.....	518 30
Cash in Royal Bank of Canada, Halifax (current account).....	78,876 85
All other ledger assets (deposit receipts).....	35,000 00
Total ledger assets.....	\$ 638,189 42

## OTHER ASSETS.

Market value of bonds, debentures and stocks over book value. ....	21,260 73
Rents due. ....	45 92
Agents' balances and premiums uncollected (fire).....	46,473 65
Amount due for reinsurance losses (fire).....	105 36
Maps and plans .....	2,500 00
Total assets.....	\$ 708,575 08

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## THE ACADIA FIRE—Continued.

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire claims, unadjusted.....	\$ 65,289 01
Reserve of unearned premiums, fire, \$129,615.03; carried out at 80 p.c.....	103,692 02
Dividends declared, but not yet due.....	12,000 00
Hail insurance surplus fund.....	7,201 15
Unlicensed reinsurance, unsecured.....	12,328 32
Held in trust for reinsurers.....	31,067 16
Taxes, due and accrued.....	2,500 00
Reinsurance premiums.....	40,005 87
Total liabilities in Canada.....	\$ 274,083 53

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, fire, \$1,423.96; carried out at 80 p.c.....	\$ 1,139 17
Total liabilities in other countries.....	\$ 1,139 17
Total liabilities in all countries, except capital stock.....	\$ 275,222 70
Excess of assets over liabilities.....	\$ 433,352 38
Capital stock paid in cash.....	400,000 00
Surplus over liabilities and paid-up capital.....	\$ 33,352 38

## INCOME.

Premiums.	CLASS OF BUSINESS.		
	FIRE.		HAIL.
	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	256,570 29	3,891 20	63,246 73
Less reinsurance.....	68,067 86	1,660 33	25,723 30
“ return premiums.....	41,209 05		197 75
Total deduction.....	109,276 91		25,921 05
Net cash received.....	147,293 38	2,230 87	37,325 68

Net cash received for premiums for all classes of business in all countries.....	\$ 186,849 93
Cash received for interest on investments.....	30,572 17
Cash received for rents.....	232 81
Net profit on sale of securities.....	8,256 96
Total income.....	\$ 225,911 87

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## THE ACADIA FIRE—Continued.

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.		
	FIRE.		HAIL.
	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years..	2,977 63	570 00	
Less reinsurances.....	773 82		
Net payment for said claims.....	2,203 81	570 00	
Paid for claims occurring during the year.....	101,992 94	84 61	14,005 91
Less reinsurances.....	49,511 41	9 84	44,394 91
Net payment for said claims.....	52,481 53	74 77	
Total net payment for claims.....	54,685 34	644 77	-30,389 00
Total net payments for claims for all classes of business in all countries. ....			
Dividends paid stockholders.....			\$ 24,941 11
Commission and brokerage.....			24,000 00
Taxes.....			14,642 20
Salaries, fees and travelling expenses: Salaries—Head office, \$10,889.42; Branch agents, \$4,421.66; fees—directors, \$5,000; auditors, \$362.50; travelling expenses, \$1,872.59			7,239 84
Miscellaneous expenditure, viz.: Advertising, \$182.88; fire departments, patrol and salvage corps assessments, etc., \$21.35; furniture and fixtures, \$40.10; inspections and surveys, \$373.11; legal expenses, \$113.65; maps and plans, \$653.07; postage, telegrams, telephones and express, \$1,271.08; printing and stationery, \$2,563.02; rents, \$1,127; underwriters' boards, associations, etc., \$2,519.56; donations, \$2,850.....			22,546 17
Total expenditure.....			\$ 105,084 14

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916.....	\$ 486,294 53
Amount of cash income as above.....	225,911 87
Total.....	\$ 712,206 40
Amount of expenditure as above.....	105,084 14
Balance, net ledger assets, December 31, 1917 (\$638,189.42, less \$31,067.16 held in trust for reinsurance companies).....	\$ 607,122 26

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies (fire and hail).....	\$ 108,365 10
Amount of commission thereon (fire and hail).....	29,320 89
Amount of losses recovered from said companies (fire and hail).....	39,908 56
Reserve of unearned premiums on all fire risks reinsured in unlicensed companies, \$34,899.25; carried out at 80 per cent.....	27,919 40
Amount of losses due and recoverable from such companies—fire.....	5,054 97
Amount of reinsurance premiums payable to such companies (fire and hail).....	31,308 25
Amount of cash or other securities held as security for recovery of fire losses.....	31,067 16

8 GEORGE V, A. 1918.

**THE ACADIA FIRE —Continued.**  
**SUMMARY OF RISKS AND PREMIUMS.**

Risks and Premiums.	Fire.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916	24,093,624	309,098 05	246,500	3,011 15	24,340,124	312,109 20
Taken in 1917, new and renewed.....	21,889,496	280,177 75	416,250	4,544 28	22,305,746	284,722 03
Totals.....	45,983,120	589,275 80	662,750	7,555 43	46,645,870	596,831 23
Less ceased.....	18,681,530	238,505 84	304,800	3,517 20	18,986,330	242,023 04
Gross in force at end of 1917.	27,301,590	350,769 96	357,950	4,038 23	27,659,540	354,808 19
Less reinsured.....	8,630,171	104,766 15	104,350	1,190 30	8,734,521	105,956 45
Net in force at end of 1917.	18,671,419	246,003 81	253,600	2,847 93	18,925,019	248,851 74

Risks and Premiums.	Hail.	
	IN CANADA.	
	Amount.	Premiums.
	\$	\$ cts.
Taken in 1917, new and renewed.....	1,050,409	63,048 98
Less ceased.....	1,050,409	63,048 98

**SCHEDULE A.**

Bonds and debentures owned by the company, viz.:-

<i>On deposit with Receiver General.</i>			
	Par value.	Book value.	Market value.
Dom. of Can. War Loan, 1925, 5 p.c.....	\$ 25,000 00	\$ 24,500 00	\$ 24,750 00
Dom. of Can. War Loan, 1931, 5 p.c.....	7,000 00	6,886 25	6,930 00
Dom. of Can. War Loan, 1937, 5 p.c.....	10,000 00	9,500 00	9,500 00
<i>City—</i>			
Halifax, Perm. Stock, 5 p.c.....	30,000 00	30,500 00	30,000 00
<i>Towns—</i>			
Bridgewater, N.S., 1932, 4 p.c.....	2,000 00	1,855 00	1,700 00
Dartmouth, N.S., 1926, 4 p.c.....	6,000 00	5,930 00	5,400 00
Total on deposit with Receiver General. ....	\$ 80,000 00	\$ 79,171 25	\$ 78,280 00
<i>Held by Company.</i>			
Dom. of Can. War Loan, 1925, 5 p.c.....	2,000 00	1,917 50	1,980 00
Dom. of Canada War Loan, 1931, 5 p.c.....	1,000 00	983 75	990 00
City of Halifax, 1918, 4½ p.c.....	3,000 00	3,288 00	2,970 00
C. P. R. Note Certificates, 1924, 6 p.c.....	2,000 00	2,000 00	2,060 00
Nova Scotia Steel and Coal Co., 1st mtg., 1959, 5 p.c.....	4,500 00	4,365 00	4,005 00
Mortgage Corporation of Nova Scotia, 1919, 5½ p.c.....	5,000 00	5,000 00	5,000 00
Total par, book and market values.....	\$ 97,500 00	\$ 96,725 50	\$ 95,285 00



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THE ACADIA FIRE—*Concluded.*

## SCHEDULE B.

Stocks owned and held by the company, viz.:—

	Par value.	Book value	Market value.
Halifax Fire Ins. Co., 133 shares.....	\$ 5,320 00	\$ 5,320 00	\$ 4,522 00
Dartmouth Development Co., 70 shares.....	700 00	552 50	595 00
C. P. Railway, 100 shares .....	10,000 00	22,100 00	13,500 00
Bank of British North America, 30 shares....	7,300 00	10,147 00	8,176 00
Bank of Montreal, 30 shares.....	3,000 00	6,741 75	6,240 00
Bank of Nova Scotia, 182 shares..	18,200 00	48,382 25	44,500 00
Canadian Bank of Commerce, 229 shares.....	22,900 00	30,643 14	42,365 00
Dominion Bank, 18 shares....	1,800 00	4,140 00	3,618 00
Molsons Bank, 25 shares....	2,500 00	5,050 00	4,475 00
Royal Bank, 1,399 shares...	139,900 00	259,098 13	286,795 00
Total par, book and market values..	<u>\$ 211,620 00</u>	<u>\$ 392,174 77</u>	<u>\$ 414,876 00</u>

8 GEORGE V, A. 1918

# ÆTNA INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—WM. B. CLARK.

Secretary—E. J. SLOAN.

Principal Office—Hartford, Conn.

Chief Agent in Canada—A. M. M. KIRKPATRICK.

Head Office in Canada—Toronto.

(Incorporated June 5, 1819. Commenced business in Canada, 1821.)

## CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 5,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (*For details, see Schedule A*).....\$ 505,643 33

## *Other Assets in Canada.*

Cash in Molsons Bank, Toronto.....87,378 06

Interest accrued.....7,353 54

Agents' balances and premiums uncollected, viz.:—

Fire (\$599.01 on business prior to Oct. 1, 1917).....\$ 46,478 69

Automobile, (including Fire Risk, \$23.78 on business prior to Oct. 1, 1917) 1,252 15

Tornado.....43 68

Total.....47,774 52

Total assets in Canada.....\$ 648,149 45

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....\$ 4,431 36

Net amount of fire claims, unadjusted 32,626 33

Net amount of automobile (including Fire Risk) claims, unadjusted.....1,666 00

Net amount of tornado claims, unadjusted.....50 00

Total net amount of unsettled claims.....\$ 38,773 69

Reserve of unearned premiums, viz.:—

Fire.....\$ 256,092 65

Automobile (including Fire Risk).....6,573 33

Tornado.....1,513 81

Total, \$264,179.79; carried out at 80 per cent.....211,343 83

Taxes due and accrued (estimated).....9,075 33

Total liabilities in Canada.....\$ 259,192 85

## SESSIONAL PAPER No. 8

*ÆTNA—Continued.*

## INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Automobile (including Fire Risk.)	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	437,204 36	16,276 79	1,208 01
Less reinsurance.....	2,839 67		
Less return premiums.....	57,308 10	2,242 75	318 38
Total deduction.....	60,147 77		
Net cash received.....	377,056 59	14,034 04	989 63
Net cash received for all classes of business.....	\$ 392,080 26		
Cash received for interest on investments.....	20,928 56		
Total income in Canada.....	\$ 413,008 82		

## EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile (including Fire Risk.)	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years....	39,370 34	139 96	
Less savings and salvage.....	82 20		
Less reinsurance.....	3 75		
Total deduction.....	85 95		
Net payment for said claims.....	39,284 39		
Paid for claims occurring during the year.....	163,474 50	12,064 45	23 00
Less savings and salvage.....	2,421 97	230 25	
Less reinsurance.....	33 89		
Total deduction.....	2,455 86		
Net payment for said claims.....	161,018 64	11,834 20	
Total net payment for claims.....	200,303 03	11,974 16	23 00
Total net payments for claims for all classes of business.....	\$ 212,300 19		
Commission and brokerage: Fire, \$81,273.01; Other, \$3,314.38.....	84,587 39		
Taxes, Fire.....	12,053 85		
Salaries and travelling expenses, Fire:—Salaries: Head Office officials, \$1,150; general and special agents, \$10,200; travelling expenses, \$5,592.51.....	16,942 51		
Miscellaneous expenditure, Fire, viz.:—Advertising, \$370.15; maps and plans, \$925.94; postage, telegrams, telephones and express, \$1,970.27; underwriters' boards, associations, etc., \$4,486.31; sundries, \$227.55.....	7,980 22		
Miscellaneous expenditure, Other, viz.:—Postage, telegrams, telephones and express, \$76.63; underwriters' boards, associations, etc., \$113.18.....	189 81		
Total expenditure in Canada.....	\$ 334,053 97		

8 GEORGE V, A. 1918

*ÆTNA—Continued.*

## SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount. \$	Premiums. \$ cts.	Amount. \$	Premiums. \$ cts.
Gross in force at end of 1916.....	45,170,597	507,422 52	733,606	14,992 26
Taken in 1917, new and renewed.....	39,532,269	430,992 93	968,314	16,225 85
Totals.....	84,702,866	938,415 45	1,701,920	31,218 11
Less ceased.....	37,543,801	423,145 21	1,016,366	18,071 45
Gross in force at end of 1917.....	47,157,065	515,270 24	685,554	13,146 66
Less reinsured.....	701,278	4,796 59		
Net in force at end of 1917.....	46,455,787	510,473 65	685,554	13,146 66

Risks and Premiums.	Class of Business.	
	Tornado.	
	\$	\$ cts.
Gross in force at end of 1916.....	594,081	2,836 34
Taken in 1917, new and renewed.....	246,721	1,185 68
Totals.....	840,802	4,022 02
Less ceased.....	243,946	1,227 62
Gross and net in force at end of 1917.....	596,856	2,794 40

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

Governments—	Par value.	Market value.
Dom. of Canada War Loan, 1925, 5 p.c.....	\$ 50,000 00	\$ 48,500 00
Dom. of Canada War Loan, 1937, 5 p.c.....	25,000 00	23,750 00
Province of Manitoba, 1947, 4 p.c.....	5,000 00	4,100 00
" Manitoba, 1948, 4 p.c.....	10,000 00	8,200 00
" Manitoba, 1922, 5 p.c.....	25,000 00	24,500 00
" Ontario, 1925 (or after 1918 on 1 mo's notice), 4½ p.c.....	50,000 00	48,500 00
Cities—		
Calgary, 1933, 5 p.c.....	25,000 00	23,250 00
Hamilton (T. H. and B. Ry. Co.), 1920, 4 p.c.....	46,000 00	44,620 00
Hamilton, 1932, 4 p.c.....	25,000 00	22,250 00
Montreal Corp. Stock, 1926, 4 p.c.....	6,000 00	4,740 00
Montreal, 1942, 4 p.c.....	50,000 00	43,000 00
Ottawa, 1935, 4½ p.c.....	25,000 00	23,750 00
Toronto, 1920, 4 p.c.....	10,000 00	9,800 00
Toronto, 1948, 4 p.c.....	24,333 33	20,683 33
Westmount, 1938, 3½ p.c.....	50,000 00	40,000 00

## SESSIONAL PAPER No. 8

## ÆTNA—Continued.

## SCHEDULE A—Concluded.

Bonds and debentures on deposit with Receiver General—Concluded.

## Railway—

C. N. Ry., Winnipeg Terminal (g'teed by Prov. of Man.), 1939, 4 p.c.....	\$ 50,000 00	\$ 41,000 00
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## Miscellaneous—

Can. Perm. Mtge. Corp., 1925, 4½ p.c.....	25,000 00	25,000 00
Toronto Mtge. Co., 1921, 5 p.c.....	50,000 00	50,000 00

Total on deposit with Receiver General.....	\$ 551,333 33	\$ 505,643 33
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## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Book value of real estate.....	\$ 627,207 93
Loans secured by bonds, stocks or other collateral.....	20,615 00
Cash on hand, in trust companies and in banks.....	3,221,766 39
Agents' balances.....	3,879,610 00
Book value of bonds and stocks.....	22,384,910 43
Bills receivable.....	3,014 00
Total ledger assets.....	\$30,137,123 75

## NON-LEDGER ASSETS.

Interest accrued.....	152,666 96
Due for: reinsurance, \$52,107.52; and salvages, \$50,769.03, on paid losses.....	102,876 55
Gross assets.....	\$30,392,667 26
Deduct assets not admitted.....	540,481 44
Total admitted assets.....	\$29,852,185 82

## LIABILITIES.

Net amount of unpaid losses.....	\$ 2,033,317 01
Total unearned premiums.....	13,287,434 33
Amount reclaimable on perpetual fire insurance policies.....	104,466 79
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	5,000 00
Federal, state and other taxes due or accrued (estimated).....	850,000 00
Contingent commissions or other charges due or accrued.....	10,000 00
Total liabilities (except capital stock).....	\$16,290,218 13
Capital stock paid in cash.....	5,000,000 00
Surplus over liabilities and capital.....	8,561,967 69
Total liabilities.....	\$29,852,185 82

## INCOME.

Net cash received for premiums.....	\$18,475,954 27
Deposit premiums received on perpetual risks.....	613 25
Interest and dividends.....	1,027,200 26
Rents.....	25,300 00
Agents' balances previously charged off.....	886 30
Gross profit on sale or maturity of bonds.....	13,812 50
Conscience money.....	204 51
Total income.....	\$19,543,971 09

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 8,315,414 70
Expenses of adjustment and settlement of losses.....	96,210 91
Cash dividends paid stockholders.....	1,000,000 00
Commission or brokerage.....	3,578,376 35
Deposit premiums returned.....	3,434 46
Salaries, \$249,049.67; and expenses, \$194,470.11, of special and general agents.....	443,519 78
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	615,135 29

8 GEORGE V, A. 1918

*ÆTNA—Concluded.*DISBURSEMENTS—*Concluded.*

Rents.....	\$ 56,872 87
Taxes on real estate.....	11,521 00
Underwriters' boards and tariff associations.....	146,234 02
Fire department, patrol and salvage corps assessments, fees and expenses.....	86,908 98
Inspections and surveys.....	78,126 01
State taxes on premiums, Insurance Department licenses and fees.....	285,618 38
All other licenses, fees and taxes.....	368,089 18
Contribution to American Red Cross War Fund.....	5,000 00
Agents' balances charged off.....	3,424 53
Gross loss on sale or maturity of bonds.....	98,683 99
All other disbursements.....	372,964 53
Total disbursements.....	<u>\$15,565,534 98</u>

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire.....	\$1,784,959,308 00
Premiums thereon.....	17,647,364 86
Amount of policies terminated—Fire.....	1,387,948,908 00
Premiums thereon.....	14,466,853 95
Net amount in force at the end of the year—Fire.....	2,276,243,249 00
Premiums thereon.....	23,699,130 26
Net amount in force at end of year—Marine and Inland.....	\$ 83,195,640 00
Premiums thereon.....	1,564,774 75
Perpetual risks in force at end of the year—Fire.....	\$ 5,131,998 00
Deposits thereon.....	<u>116,074 21</u>

SESSIONAL PAPER No. 8

## AGRICULTURAL INSURANCE CO. OF WATERTOWN, N.Y.

\*STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—W. H. STEVENS.

Secretary—J. Q. ADAMS.

Principal Office—Watertown, N.Y.

Chief Agent in Canada—R. G. HEDDLE.

Head Office in Canada—Vancouver, B.C.

(Incorporated, 1863. Transacted business in Canada under Dominion license from 1870 to 1873 and from 1879 to 1897. Dominion license was again issued to Company on Nov. 5, 1917.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 500,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dominion of Canada War Loan, 1937, 5 p.c.....	\$ 25,000 00	\$ 23,798 07

Carried out at market value..... \$ 23,798 07

*Other Assets in Canada.*

Interest accrued..... 416 66

Total assets in Canada..... \$ 24,214 73

## LIABILITIES IN CANADA.

Total net amount of claims, unadjusted..... \$ 70 00

Reserve of unearned premiums, \$13,193; carried out at 80 p.c..... 10,554 40

Taxes due and accrued..... 191 39

Total liabilities in Canada..... \$ 10,815 79

## INCOME IN CANADA.

Gross cash received for premiums..... \$ 21,110 96

Deduct reinsurances, \$3,394.59; return premiums, \$7,129.17..... 10,523 76

Net cash received for premiums..... \$ 10,587 20

Total income in Canada..... \$ 10,587 20

\*This statement here given includes the entire business transacted during 1917.

8 GEORGE V, A. 1918

AGRICULTURAL—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$	7 38	
Deduct reinsurances.....		6 03	
Net amount paid for said claims.....	\$	1 30	
Amount paid for claims occurring during the year.....	\$	1,520 21	
Deduct reinsurances.....		352 20	
Net amount paid for said claims.....	\$	1,168 01	
Total net amount paid for said claims.....	\$		1,169 31
Commission or brokerage.....			3,634 47
Paid for taxes.....			377 74
Miscellaneous expenditure, viz.:—Underwriters' Boards, Tariff Associations, etc., \$223 60; expenses (adjustment of losses) \$133 76.....			357 36
Total expenditure in Canada.....	\$	5,538 88	

## RISKS AND PREMIUMS IN CANADA.

	CLASS OF BUSINESS.	
	Fire.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1916 (est).....	2,282,800	34,751 00
Taken in 1917, new and renewed.....	1,356,200	21,110 96
Totals.....	3,669,000	55,861 96
Less ceased.....	1,568,700	23,875 96
Gross in force at end of 1917 (est).....	2,100,300	31,986 00
Less reinsured (est).....	596,900	10,802 00
Net in force at end of 1917 (est).....	1,503,400	21,184 00

(For General Business Statement, see Appendix).



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## ALLIANCE ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—The Hon. N. CHARLES ROTHSCHILD.

General Manager—O. MORGAN OWEN.

Principal Office—Bartholomew Lane, London, England.

Chief Agent in Canada—THOS. D. BELFIELD.

Head Office in Canada—39 St. Sacrement St., Montreal.

(Established August 4, 1824. Commenced business in Canada, March 1, 1892.)

## CAPITAL.

Amount of capital authorized and subscribed.....	£5,450,000	\$26,523,333 33
Amount paid thereon in cash.....	1,000,000	4,866,666 67

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General:—

	Par value.	Market value.
Province of British Columbia stock, 1941, 3 p.c.....	\$ 109,500 00	\$ 74,460 00
British Gov't. War Loan Stock, 1929/1947, 5 p.c.....	48,666 67	46,233 34
Grand Trunk Pacific Railway, 1st mortgage sterling, (guaranteed by Dominion of Canada), 1962, 3 p.c.....	257,933 33	162,498 00
Total on deposit with Receiver General.....	\$ 416,100 00	\$ 283,191 34

Carried out at market value..... \$ 283,191 34

*Other Assets in Canada.*

Cash at head offices in Canada.....	5,569 86
Cash in Banks, viz.:—	
Bank of Montreal, Montreal.....	\$ 6,451 89
Canadian Bank of Commerce, Montreal.....	4,281 54
Total cash in Banks.....	10,733 43
Agents' balances and premiums uncollected, viz.:—	
Fire (\$1,005.95 on business prior to Oct. 1, 1917).....	\$ 40,931 43
Automobile, including Fire Risk (\$26.80 on business prior to Oct. 1, 1917).....	783 15
All other classes of business (\$74.25 on business prior to Oct. 1, 1917).....	2,183 54
Total.....	43,898 12
Office furniture and plans.....	5,000 00
Total assets in Canada.....	\$ 348,392 75

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 24,601 04
“ “ resisted, in suit (accrued in previous years).....	302 00
“ “ not in suit.....	1,301 54
“ accident claims, unadjusted.....	130 00
“ automobile (including Fire Risk) unadjusted.....	831 60
“ automobile (excluding Fire Risk) unadjusted.....	375 00
Total net amount of unsettled claims.....	\$ 27,541 18
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 238,365 23
Accident.....	696 42
Automobile (including Fire Risk).....	3,145 84
Automobile (excluding Fire Risk).....	2,588 51
Employers' Liability.....	997 26
Guarantee.....	1,010 46
Sickness.....	244 08
Total, \$247,047.80; carried out at 80 per cent.....	197,638 24
Taxes due and accrued.....	12,733 73
Total liabilities in Canada.....	\$ 237,913 15

8 GEORGE V, A. 1918

*ALLIANCE—Continued.*  
INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Employers' Liability.	Guarantee	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.	344,542 70	978 29	6,808 43	6,008 90	1,544 51	1,553 92	488 17
Less reinsurance.....	2,506 04	25 00				175 00	
" return premiums	33,833 92		1,011 48	687 06	187 00	91 60	
Total deduction.....	36,339 96					266 60	
Net cash received....	308,202 74	953 29	5,796 95	5,321 84	1,357 51	1,287 32	488 17

Net cash received for premiums for all classes of business. .... \$ 323,407 82

Total income in Canada. .... \$ 323,407 82

EXPENDITURE IN CANADA.

Claims.	Class of Business.				
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Employers' Liability.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	18,779 29				
Paid for claims occurring during the year.....	110,166 32	25 00	1,550 00	1,356 35	44 75
Less savings and salvage.	17 22				
Less reinsurance.....	142 48				
Total deduction.....	159 70				
Net payment for said claims.....	110,006 62				
Total net payment for said claims.....	128,785 91	25 00	1,550 00	1,356 35	44 75

Total net payments for claims for all classes of business.....	\$ 131,762 0 <sup>1</sup>
Commission and brokerage, Fire, \$68,222.39; Other, \$5,821.94.....	74,044 33
Taxes, Fire, \$8,874.06; Other, \$466.91.....	9,340 97
Salaries, fees and travelling expenses; Fire: Salaries, head office, \$14,627.81; auditors' fees, \$283.30; travelling expenses, officials and agents, \$860.80.....	15,771 91
Salaries, fees and travelling expenses, Other:—Salaries, head office, \$2,301.32; auditors' fees, \$16.70; travelling expenses, officials and agents, \$106.01.....	2,424 03
Miscellaneous expenditure, Fire, viz.: Advertising, \$27.39; furniture and fixtures, \$404.40; legal expenses, \$94.44; maps and plans, \$1,306.17; postage, telegrams, telephones and express, \$1,265.83; printing and stationery, \$2,996.60; rents, \$3,125.07; underwriters' boards, associations, etc., \$3,220.19; war stamps, \$133.70; rates and taxes on premises, \$98.92; general office expenses, \$1,228.90.....	13,901 61
Miscellaneous expenditure, Other, viz.: Advertising, \$10.56; furniture and fixtures, \$23.82; inspections and surveys, \$8; legal expenses, \$5.56; postage, telegrams, telephones and express, \$275.59; printing and stationery, \$4,814.97; rents, \$184.19; underwriters' boards, associations, etc., \$105; war stamps, \$7.84; rates and taxes on premises, \$5.84; general office expenses, \$157.53.....	5,598 90
Total expenditure in Canada.....	\$252,843 76

## SESSIONAL PAPER No. 8

## ALLIANCE—Concluded.

## RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.							
	Fire.		Accident.			Automobile (including Fire Risk).		
	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
	\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	40,468,461	380,307 30						
Taken in 1917, new and renewed.....	38,481,030	362,745 35	50	189,783	1,417 85	255	220,800	7,591 58
Totals .....	78,949,491	743,052 65						
Less ceased.....	32,571,070	286,371 34						
Gross in force at end of 1917.....	46,378,421	456,681 31						
Less reinsured.....	256,044	2,388 35		5,000	25 00			1,299 90
Net in force at end of 1917	46,122,377	454,292 96	50	184,783	1,392 85	255	220,800	6,291 68

Risks and Premiums.	Class of Business.					
	Automobile (excluding Fire Risk.)			Employers' Liability.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Taken in 1917, new and renewed.....	154	1,230,000	6,357 93	19	190,000	2,181 53
Less ceased.....	32		1,180 92			187 00
Gross and net in force at end of 1917.....	122	1,230,000	5,177 01	19	190,000	1,994 53

Risks and Premiums.	Class of Business.					
	Guarantee.			Sickness.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Taken in 1917, new and renewed.....	63	519,941	2,286 85	Endorsements to Personal Accident Policies.		
Totals .....						
Less ceased.....			91 60			
Gross in force at end of 1917.....	63	519,941	2,195 25			488 17
Less reinsured.....		35,000	175 00			
Net in force at end of 1917.....	63	484,941	2,020 25			488 17

(For General Business Statement, see Appendix).

8 GEORGE V, A. 1918

## THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA, PA.

## \*STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—BENJAMIN RUSH.

Secretary—T. H. WRIGHT.

Principal Office—Philadelphia, Pa.

Chief Agent in Canada—Robert Hampson &amp; Son, Limited.

Head Office in Canada—Montreal.

(Incorporated December 5, 1904, Dominion license issued, Aug. 30, 1917).

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 750,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

## Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.
Dom. of Canada bonds, 1926, 5 p.c.....	\$ 20,000 00	\$ 19,100 00
"      "      1931, 5 p.c.....	5,000 00	4,775 00
State of New York, 1962, 4 p.c.....	30,000 00	30,000 00
Total on deposit with Receiver General.....	\$ 55,000 00	\$ 53,875 00
Carried out at market value.....		\$ 53,875 00
Interest accrued.....		462 50
Agents' balances and premiums uncollected.....		11,975 75
Total assets in Canada .....		\$ 66,313 25

## LIABILITIES IN CANADA.

Total net amount of claims, unadjusted.....	\$ 4,137 70
Total net reserve of unearned premiums, \$37,181.51; carried out at 80 p.c.....	29,745 21
Taxes due and accrued.....	700 00
Total liabilities in Canada.....	\$ 34,582 91

## INCOME IN CANADA.

Premiums.	Fire.
	\$ cts.
Gross cash received.....	87,221 35
Less reinsurance .....	12,594 02
" return premiums.....	21,414 92
Total deduction.....	34,008 94
Total income in Canada.....	\$ 53,212 41

\*This statement here given includes the entire business transacted during 1917.

## SESSIONAL PAPER No. 8

## THE ALLIANCE INSURANCE—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years .....	\$ 4,733 64	
Amount paid for claims occurring during the year .....	\$ 32,923 44	
Deduct saving and salvage, \$13.29; reinsurances, \$3,537.77.....	3,551 06	
Net amount paid for said claims.....	\$ 29,372 38	
Total net amount paid for claims.....	\$	34,111 02
Commission or brokerage.....		13,947 75
Paid for taxes .....		651 03
Paid for: Maps and plans, \$42; postage, telegrams, telephone and express, \$119.82; board fees, \$188.75.....		350 57
Total expenditure in Canada.....	\$	49,060 37

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Taken during the year, new. ....	\$ 11,709,642	\$ 99,197 10
Deduct terminated.....	3,527,063	18,500 34
Gross in force at December 31, 1917.....	\$ 8,182,579	\$ 80,696 76
Deduct reinsured.....	857,616	11,127 54
Net in force December 31, 1917.....	\$ 7,324,963	\$ 69,569 22

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 2,993,984 78
Cash on hand, in trust companies and in banks.....	244,115 25
Agents' balances and bills receivable.....	266,483 88
Amount recoverable for reinsurance on paid losses.....	5,557 96
Total ledger assets.....	\$ 3,510,141 87

## NON-LEDGER ASSETS.

Interest accrued.....	36,578 81
Gross assets.....	\$ 3,546,720 68
Deduct assets not admitted.....	181,696 05
Total admitted assets.....	\$ 3,365,024 63

## LIABILITIES.

Net amount of unpaid claims.....	\$ 447,785 00
Total amount of unearned premiums.....	1,031,779 71
Amount reclaimable by the insured on perpetual Fire policies.....	17,841 38
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued..	2,000 00
Taxes due or accrued (estimated).....	37,500 00
Contingent commissions, etc., due or accrued.....	10,000 00
Contingent Fund.....	318,118 54
Total liabilities, except capital stock.....	\$ 1,865,024 63
Capital stock paid up in cash.....	750,000 00
Surplus over all liabilities.....	750,000 00
Total liabilities.....	\$ 3,365,024 63

## INCOME.

Net cash received for premiums.....	\$ 1,789,590 04
Deposit premiums written on perpetual risks (gross).....	1,582 50
Perpetual fees, transfer fees, and earned deposits.....	73 00
Interest and dividends.....	132,258 25
Agents' balances previously charged off.....	61 08
Total income.....	\$ 1,923,564 87

8 GEORGE V, A. 1918

THE ALLIANCE INSURANCE—*Concluded.*

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 925,122 46
Expenses of adjustment and settlement of claims.....	15,215 90
Paid stockholders for interest and dividends.....	105,000 00
Commissions or brokerage.....	313,008 57
Allowances to local agencies for miscellaneous agency expenses.....	27,721 79
Salaries, \$24,628.08; and expenses, \$13,128.78; of special and general agents.....	37,756 86
Salaries, fees and all other charges of officers, directors, trustees and home office employees	32,500 99
Rents.....	3,902 42
Underwriters' boards and tariff associations.....	13,080 83
Fire department, fire patrol and salvage assessments, fees, taxes and expenses.....	6,103 51
Inspections and surveys.....	3,590 87
State taxes on premiums; Insurance Department licenses and fees.....	25,002 79
All other licenses, fees and taxes.....	16,158 31
Agents' balances charged off.....	207 64
Gross loss on sale or maturity of bonds and stocks.....	8,818 43
Gross decrease, by adjustment, in book value of bonds.....	1,000 00
All other disbursements.....	26,103 52
Total disbursements.....	<u>\$ 1,560,294 89</u>

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$ 202,075,276 00
Premiums thereon.....	1,827,274 86
Amount of risks terminated during the year.....	134,494,252 00
Premiums thereon.....	1,294,836 01
Net amount in force at December 31, 1917.....	169,254,017 00
Premiums thereon.....	1,592,794 33
Perpetual risks.....	661,650 00
Deposit premiums thereon.....	<u>19,823 75</u>

SESSIONAL PAPER No. 8

## AMERICAN CENTRAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—B. G. CHAPMAN, JR.

Secretary—D. E. MONROE.

Principal Office—St. Louis, Mo.

Chief Agent in Canada—W. P. FESS.

Head Office in Canada—Winnipeg.

(Incorporated February, 1853. Dominion license issued December 17, 1912.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....	\$ 1,000,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A</i> ).....	\$ 149,276 26
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*Other Assets in Canada.*

Cash in Union Bank of Canada, Winnipeg.....	38,636 09
Deposit with Western Canada Grain Association.....	1,000 00
Interest accrued.....	2,693 08
Agents' balances and premiums uncollected, fire (\$263.68 was on business issued prior to Oct. 1, 1917).....	32,807 05
<b>Total assets in Canada.....</b>	<b>\$ 224,412 48</b>

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....	\$ 13,657 85
Net amount of fire claims, unadjusted.....	2,500 00
<b>Total net amount of unsettled fire claims.....</b>	<b>\$ 16,157 85</b>
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 52,038 24
Tornado.....	495 53
<b>Total, \$52,533.77; carried out at 80 per cent.....</b>	<b>42 027 02</b>
Taxes due and accrued.....	3,000 00
Due Commercial Union Assurance Company, Limited, London and New York.....	8,078 36
<b>Total liabilities in Canada.....</b>	<b>\$ 69,263 23</b>

8 GEORGE V, A. 1918

## AMERICAN CENTRAL—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Gross cash received.....	232,555 61	458 48
Less reinsurance.....	84,400 86	173 77
Less return premiums.....	33,900 14	99 74
Total deduction.....	118,301 00	273 51
Net cash received.....	114,254 61	184 97
Net cash received for premiums for all classes of business.....	\$ 114,439 58	
Cash received for interest on investments.....	7,769 71	
Total income in Canada.....	\$ 122,209 29	

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.		
	Fire.	Hail.	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	17,087 66	206 82	
Less reinsurance.....	12,490 59		
Net payment for said claims.....	4,597 07		
Paid for claims occurring during the year.....	62,279 65		53 00
Less savings and salvage.....	300 23		
Less reinsurance.....	32,561 64		27 00
Total deduction.....	32,861 87		
Net payment for said claims.....	29,417 78		
Total net payment for claims.....	34,014 85	206 82	26 00
Total net payments for claims for all classes of business.....	\$ 34,247 67		
Commission and brokerage.....	15,023 33		
Taxes, fire.....	3,011 81		
Salaries, fees and travelling expenses: Fire: salaries, general and special agents, \$3,754.36; travelling expenses, agents, \$1,020.59.....	4,774 95		
Miscellaneous expenditure: Fire, viz.: Advertising, \$66.26; furniture and fixtures, \$24.45; inspections and surveys, \$720.56; legal expenses, \$3.53; maps and plans, \$194.62; postage, telegrams, telephones and express, \$542.67; printing and stationery, \$128.09; rents, \$31.62; underwriters' boards, associations, etc., \$99.55; premium on bond, \$5; agency sundries, \$204.92.....	2,021 27		
Total expenditure in Canada.....	\$ 59,079 03		



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## AMERICAN CENTRAL—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916..	24,931,629	244,850 80	463,990	1,637 55
Taken in 1917, new and renewed..	23,315,149	220,497 38	230,900	458 48
Totals..	48,246,778	465,348 18	694,890	2,096 03
Less ceased..	26,035,935	242,440 74	238,675	385 93
Gross in force at end of 1917..	22,210,843	222,907 44	456 215	1,710 10
Less reinsured..	11,627,609	118,700 27	228,107	855 05
Net in force at end of 1917....	10,583,234	104,207 17	228,108	855 05

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Cities—</i>		
Brandon, 1942, 4½ p.c.....	\$ 25,000 00	\$ 21,500 00
Calgary, 1933, 5 p.c.....	15,000 00	13,950 00
Fort William, 1937, 4½ p.c.....	24,820 00	21,593 40
Fort William, 1934, 5 p.c.....	11,000 00	10,340 00
Toronto, 1949, 4 p.c.....	26,766 67	22,751 68
Victoria, 1937, 4 p.c.....	30,660 00	25,141 20
Winnipeg, 1928, 4 p.c.....	10,000 00	9,000 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1918, 4½ p.c.....	5,000 00	5,000 00
Can. Perm. Mtge. Corp., 1919, 4½ p.c.....	20,000 00	20,000 00
Total on deposit with Receiver General.....	\$ 168,246 67	\$ 149,276 26

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 25,000 00
Loans on bonds, stocks, etc.....	79,500 00
Book value of bonds and stocks.....	3,448,061 74
Cash on hand, in trust companies and in banks.....	504,111 53
Agents' balances.....	583,534 20
Other ledger assets.....	150,000 00
Total ledger assets.....	\$ 4,790,207 47

## NON-LEDGER ASSETS.

Interest accrued.....	42,400 31
Reinsurance recoverable on paid losses.....	14,957 13
Gross assets.....	\$ 4,847,564 91
Deduct assets not admitted.....	583,755 80
Total admitted assets.....	\$ 4,264,809 11

8 GEORGE V, A. 1918

AMERICAN CENTRAL—*Concluded.*

## LIABILITIES.

Net amount of unpaid claims.....	\$ 270,757 95
Total unearned premiums.....	1,842,246 98
Dividends, due and unpaid.....	255 98
Salaries, rents, expenses, bills, accounts, etc., due and accrued.....	4,545 97
Federal, state and other taxes due or accrued (estimated).....	50,000 00
Total liabilities, excluding capital stock.....	\$ 2,167,806 88
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities, including capital stock..	1,097,002 23
Total liabilities.....	\$ 4,264,809 11

## INCOME.

Total premium income.....	\$ 1,956,467 36
Interest and dividends.....	156,260 40
Gross profit on sale or maturity of bonds and stocks.....	2,817 50
From agents' balances previously charged off.....	310 41
Income received from all other sources.....	925 00
Total income.....	\$ 2,116,780 67

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,107,783 68
Expenses of adjustment and settlement of claims.....	22,598 03
Allowances to local agencies for miscellaneous agency expenses.....	432,677 93
Field supervising expenses.....	113,461 77
Salaries, fees and all other charges of officers, directors, trustees and home office employees.	51,589 84
Rents.....	11,334 47
Underwriters' boards and tariff associations, inspections and surveys.....	34,014 78
State taxes on premiums, Insurance Department licenses and fees.....	70,063 93
Agents' balances charged off.....	1,105 14
Gross loss on sale or maturity of stocks.....	1,215 00
Gross decrease, by adjustment, in book value of bonds.....	7,416 45
All other disbursements..	42,356 90
Total disbursements.....	\$ 1,895,617 92

## RISKS AND PREMIUMS.

## FIRE RISKS.

Amount of policies written or renewed during the year.....	\$611,926,376 00
Premiums thereon.....	5,817,304 76
Amount of policies terminated during the year...	563,427,504 00
Premiums thereon.....	5,462,394 60
Net amount in force at December 31, 1917.....	353,296,390 00
Premiums thereon.....	3,403,344 14

SESSIONAL PAPER No. 8

## THE AMERICAN INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—P. L. HOADLEY.

Secretary—FREDERICK HOADLEY.

Principal Office—Newark, N.J.

Chief Agent in Canada—H. L. DENISON.

Head Office in Canada—Winnipeg.

(Incorporated February 20, 1846. Dominion license issued June 28, 1912.)

## CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash..... \$ 2,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Toronto, 1948, 4 p.c.....	\$ 73,000 00	\$ 62,050 00

Carried out at market value..... \$ 62,050 00

*Other Assets in Canada.*

Interest accrued..... 1,460 00

Agents' balances and premiums uncollected (\$27.30 on business prior to Oct. 1, 1917)..... 4,373 93

Total assets in Canada..... \$ 67,883 93

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted..... \$ 1,137 02

Reserve of unearned premiums, \$36,944.57; carried out at 80 per cent..... 29,555 66

Taxes due and accrued (est.)..... 600 00

Total liabilities in Canada..... \$ 31,292 68

## INCOME IN CANADA.

Gross cash received for premiums..... \$ 69,099 14

Deduct reinsurances, \$1,003.15; return premiums, \$6,716.32..... 7,719 67

Net cash received for said premiums..... \$ 61,379 47

Total income in Canada..... \$ 61,379 47

8 GEORGE V, A. 1918

## THE AMERICAN INSURANCE—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$	308 49	
Deduct reinsurances.....		0 65	
Amount paid for said claims .....	\$	307 84	
Amount paid for claims occurring during the year.....	\$	20,306 92	
Deduct reinsurances.....		2 46	
Net amount paid for said claims.....	\$	20,304 46	
Total net amount paid for claims.....	\$	20,612 30	
Paid for commission or brokerage.....		17,579 76	
Taxes.....		1,622 51	
Miscellaneous expenditure: Inspections and surveys, \$189.98; printing and stationery, \$144.90; underwriters' boards, tariff associations, etc., \$680.20.....		1,015 08	
Total expenditure in Canada.....	\$	40,829 65	

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at December 31, 1916.....	\$ 4,482,902	\$ 65,794 67
Taken during the year, new and renewed.....	4,963,646	67,271 64
Total.....	\$ 9,446,548	\$ 133,066 31
Deduct terminated .....	4,129,703	58,166 02
Gross in force at end of year.....	\$ 5,316,845	\$ 74,900 29
Deduct reinsured.....	113,000	1,303 26
Net in force at December 31, 1917.....	\$ 5,203,845	\$ 73,597 03

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Book value of real estate.....	\$ 497,900 00
Mortgage loans on real estate, first liens .....	1,825,731 00
Book value of bonds and stocks.....	7,809,612 91
Cash on hand, in banks and in trust companies.....	941,761 75
Agents' balances and bills receivable.....	1,478,133 65
Total ledger assets.....	\$12,553,139 31

## NON-LEDGER ASSETS.

Interest due and accrued.....	95,744 31
Rents due.....	214 66
Reinsurance recoverable on paid losses.....	10,728 78
Gross assets.....	\$12,659,827 06
Deduct assets not admitted.....	557,488 39
Total admitted assets.....	\$12,102,338 67

## LIABILITIES.

Net amount of unpaid claims.....	\$ 489,507 30
Total unearned premiums.....	6,246,164 11
Dividends, due and unpaid.....	100,120 00
Salaries, rents, expenses, bills, etc., due or accrued (estimated).....	7,500 00
Taxes due and accrued (est.).....	90,000 00
Contingent commissions, or other charges due or accrued.....	5,000 00
Special reserve fund.....	300,000 00
Funds held under reinsurance treaties.....	6,881 81
Commissions on farm premiums (payable when notes become due).....	21,161 78
Total liabilities, except capital stock.....	\$ 7,266,335 00
Capital paid up in cash.....	2,000,000 00
Surplus over all liabilities, including capital stock.....	2,836,003 67
Total liabilities.....	\$12,102,338 67

## SESSIONAL PAPER No. 8

THE AMERICAN INSURANCE—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 5,619,815 82
Interest and dividends.....	459,232 63
Rents.....	30,949 23
Agents' balances previously charged off.....	127 13
Increase in liabilities during the year on account of reinsurance treaties .....	1,402 72
Gross profit on sale or maturity of stocks.....	2,618 75
<b>Total income.....</b>	<b>\$ 6,114,146 28</b>

Net amount paid for claims.....	\$ 2,405,094 73
Expenses of adjustment and settlement of losses..	79,269 39
Interest or dividends to stockholders (including \$1,000,000 stock dividend).....	1,360,000 00
Interest or dividends to policyholders .....	53 00
Commissions or brokerage.....	1,303,814 03
Salaries, \$77,416.44; and expenses, \$62,967.02, of special and general agents.....	140,383 46
Salaries, fees and all other charges of officers, directors, trustees, home and department office employees .....	270,176 30
Rents.....	42,305 86
Underwriters' boards and tariff associations.....	36,878 38
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	31,669 63
Inspections and surveys.....	53,818 27
Taxes on real estate.....	12,248 64
State taxes on premiums, Insurance Department licenses and fees.....	108,618 92
All other licenses, fees and taxes.....	31,439 95
Agents' balances charged off.....	1,030 44
Gross decrease, by adjustment, in book value of ledger assets.....	19,478 16
Gross loss on sale or maturity of bonds and stocks.....	64,909 70
All other disbursements.....	134,041 39
<b>Total disbursements.....</b>	<b>\$ 6,095,230 25</b>

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$ 779,121,799 00
Premiums thereon.....	7,436,237 81
Amount of policies terminated during the year.....	612,794,849 00
Premiums thereon.....	6,052,356 57
Net amount in force at December 31, 1917.....	1,157,301,453 00
Premiums thereon.....	11,381,101 94

8 GEORGE V, A. 1918

## UNDERWRITERS AT AMERICAN LLOYDS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Secretary—EDWARD E. HALL.

Attorneys—EDWARD E. HALL and CHARLES A. TROWBRIDGE.

Principal Office—New York.

Chief Agent in Canada—J. E. CLEMENT.

Head Office in Canada—Montreal.

(Formed April 28, 1890. Dominion license issued November 30, 1910.)

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Commonwealth of Massachusetts, 1935, 3½ p.c.....	\$ 30,000 00	\$ 28,800 00
State of New York, 1960, 4 p.c.....	25,000 00	26,500 00
City of Toronto, 1948, 4 p.c.....	21,900 00	18,615 00
Total on deposit with Receiver General.....	<u>\$ 76,900 00</u>	<u>\$ 73,915 00</u>

Carried out at market value.....	\$ 73,915 00
Cash in Bank of Montreal, Montreal.....	6,393 48

#### *Other Assets in Canada.*

Interest accrued.....	1,463 00
Agents' balances and premiums uncollected, viz.:—	
Fire (\$196.10 on business prior to Oct. 1, 1917).....	\$ 6,251 65
Sprinkler Leakage.....	1,048 76
Total.....	<u>7,300 41</u>
Total assets in Canada.....	<u>\$ 89,071 89</u>

### LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted. . . . .	\$ 50 43
Net amount of sprinkler leakage claims, unadjusted.....	6,667 53
Total net amount of unsettled claims . . . . .	\$ 6,717 96
Total reserve of unearned premiums, viz.:—	
Fire.....	\$ 14,855 35
Sprinkler Leakage.....	11,760 27
Total, \$26,615.62; carried out at 80 per cent. . . . .	21,292 50
Taxes due and accrued.....	500 00
Total liabilities in Canada.....	<u>\$ 28,510 46</u>

SESSIONAL PAPER No. 8

## AMERICAN LLOYDS—Continued.

## INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Sprinkler Leakage.
	\$ cts.	\$ cts.
Gross cash received.....	31,745 45	9,131 07
Less reinsurance .....	174 00	
Less return premiums.....	4,632 20	2,091 74
Total deduction.....	4,806 20	
Net cash received.....	26,939 25	7,039 33
Net cash received for premiums for all classes of business.....	\$ 33,978 58	
Cash received for interest on investments.....	2,926 00	
Total income in Canada.....	\$ 36,904 58	

## EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Sprinkler Leakage.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	78,713 48	750 30
Amount paid for claims occurring during the year.....	25,929 28	7,919 85
Total net payments for claims.....	104,642 76	8,670 15
Total net payments for claims for all classes of business.....	\$ 113,312 91	
Commission and brokerage: fire, \$7,952.93; other, \$1,908.99.....	9,861 92	
Taxes: fire, \$1,365.84; other, \$356.97.....	1,722 81	
Paid for printing and stationery.....	61 79	
Total expenditure in Canada.....	\$ 124,959 43	

8 GEORGE V, A. 1918

AMERICAN LLOYDS—*Concluded.*

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Sprinkler Leakage.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	7,079,572	28,231 83	3,130,483	27,893 19
Taken in 1917, new and renewed.....	8,413,902	32,936 87	1,343,681	8,896 62
Totals.....	15,493,474	61,168 70	4,474,164	36,789 81
Less ceased.....	8,075,297	31,642 34	1,481,906	11,304 07
Gross in force at end of 1917.....	7,418,177	29,526 36	2,992,258	25,485 74
Less reinsured.....	29,000	174 00	15,250	96 55
Net in force at end of 1917.....	7,389,177	29,352 36	2,977,008	25,389 19

(For General Business Statement, See Appendix.)



SESSIONAL PAPER No. 8

## ATLAS ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—FRANCIS ALEXANDER JOHNSTON.

General Manager and Secretary—SAMUEL J. PIPKIN.

Principal Office—London, Eng.

Chief Agent in Canada—M. C. HINSHAW.

Principal Office in Canada—Montreal.

(Established in 1808. Commenced business in Canada, March 7, 1887.)

## CAPITAL.

Amount of joint stock authorized and subscribed.....	£ 2,200,000 = \$10,706,666 67
Amount paid thereon in cash.....	264,000 = 1,284,800 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule A).....	\$ 432,047 99
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*Other Assets in Canada.*

Cash in banks, viz.:—

Bank of British North America, Montreal.....	\$ 21,118 41
Union Bank of Canada, Winnipeg.....	20,419 92
Total cash in banks.....	41,538 33
Interest accrued.....	5,081 06
Agents' balances and premiums uncollected (\$9,651.58 on business prior to Oct. 1, 1917)....	51,730 69
Office furniture and plans.....	5,000 00
Total assets in Canada.....	\$ 535,398 07

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 26,538 41
Net amount of claims, resisted, in suit (\$5,000 accrued in previous years).....	12,500 00
Total net amount of unsettled claims.....	\$ 39,038 41
Reserve of unearned premiums, \$402,334.80; carried out at 80 per cent.....	321,867 84
Taxes due and accrued.....	7,000 00
Total liabilities in Canada.....	\$ 367,906 25

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 593,698 10
Deduct reinsurances, \$10,219.25; return premiums, \$66,542.38.....	76,761 63
Net cash received for premiums.....	\$ 516,936 47
Received for interest on investments (paid direct to head office).....	19,696 66
Total income in Canada.....	\$ 536,633 13

8 GEORGE V, A. 1918

## ATLAS—Concluded.

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 14,689 69	
Amount paid for claims occurring during the year.....	\$ 281,158 36	
Deduct reinsurances.....	4,620 83	
Net amount paid for said claims.....	\$ 276,537 53	
Total net amount paid for claims.....	\$	291,227 22
Commission or brokerage.....		99,785 22
Paid for:—Salaries, head office officials, \$32,560.29; auditors' fees, \$600; travelling expenses, \$3,249.81.....		36,410 10
Taxes.....		14,549 38
Miscellaneous expenditure, viz.:—Advertising, \$924.18; rent, \$5,680.50; maps and plans, \$795.09; postage, express, telephones and telegrams, \$1,183.10; underwriters' association and tariff charges, \$6,169.18; stationery and printing, \$3,275.41; legal fees; \$17.05; fire departments, patrol and salvage corps assessments, etc., \$152.42; other charges, \$3,409.69		21,611 62
Total expenditure in Canada.....	\$	463,583 54

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at December 31, 1916.....	\$ 69,375,242	\$ 799,294 12
Taken during the year, new and renewed.....	51,106,434	594,700 23
Total.....	\$120,481,676	\$1,393,994 35
Deduct terminated.....	49,169,410	577,311 10
Gross in force at December 31, 1917.....	\$ 71,312,266	\$ 816,683 25
Deduct reinsured.....	1,126,937	13,209 45
Net in force at December 31, 1917.....	\$ 70,185,329	\$ 803,473 80

## SCHEDULE A.

Bonds and debts. on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Canada inscribed stock, 1909/1934, 3½ p.c.....	\$ 184,933 33	\$ 149,796 00
Canada reg'd stock, 1930/1950, 3½ p.c.....	24,333 33	18,736 67
Canada bonds, 1919, 3½ p.c.....	4,866 67	4,769 33
Prov. of Saskatchewan, 1923, 4 p.c.....	48,666 67	45,260 00
Newfoundland Govt. inscribed stock, 1913/1938, 4 p.c.....	48,666 67	39,420 00
Victorian Govt. inscribed stock, 1919, 4 p.c.....	58,400 00	55,480 00
<i>City—</i>		
Toronto, 1921, 4 p.c.....	9,733 33	9,441 33
Toronto, 1936, 4 p.c.....	35,933 33	34,261 33
<i>Railways—</i>		
Grand Trunk Pacific Ry. 1st Mtge. Alta Lines (guaranteed by Prov. of Alberta), 1939, 4 p.c.....	24,333 34	19,223 33
Grand Trunk Pacific Ry. 1st Mtge. (guaranteed by Dominion of Canada), 1962, 3 p.c.....	48,666 67	30,660 00
<i>Miscellaneous—</i>		
Canada Perm. Mtge. Corp., 1919, 4½ p.c.....	25,000 00	25,000 00
Total on deposit with Receiver General.....	\$ 516,533 34	\$ 432,047 99

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONN.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—M. G. BULKELEY.

Secretary—J. C. BARDEN.

Principal Office—Hartford, Conn.

Chief Agent in Canada—T. H. CHRISTMAS.

Head Office in Canada—Montreal.

(Incorporated, 1907. Dominion license issued Oct. 29, 1917.)

## CAPITAL.

Amount of joint stock or guarantee capital authorized.....	\$ 5,000,000 00
Amount subscribed for and paid up in cash.....	2,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

	Par value.	Market value.
Bond on deposit with Receiver General, viz.:—		
United States of America Liberty Loan Scrip, 3½ p.c.....	\$ 150,000 00	\$ 150,000 00
Carried out at market value.....		\$ 150,000 00
Total assets in Canada.....		\$ 150,000 00

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 426,100 00
Loans secured by pledge of bonds, stocks or other collateral.....	683,175 00
Cash on hand, in trust companies and in banks.....	1,636,318 07
Agents' balances.....	1,102,689 30
Book value of bonds and stocks.....	3,277,201 64
Bills receivable.....	9,316 64
All other ledger assets.....	9,115 17
Total ledger assets.....	\$ 7,143,915 82

## NON-LEDGER ASSETS.

Interest accrued.....	64,454 60
Due for reinsurance on paid losses.....	89,659 43
Gross assets.....	\$ 7,298,029 85
Deduct assets not admitted.....	31,491 04
Total admitted assets.....	\$ 7,266,538 81

## LIABILITIES.

Net amount of unpaid losses.....	\$ 777,672 73
Total unearned premiums.....	1,914,657 52
Dividends declared and unpaid to stockholders.....	50,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	9,924 45
Federal, state and other taxes due or accrued (estimated).....	157,333 42
Contingent commissions or other charges due or accrued.....	35,827 51
Funds held under reinsurance treaties.....	140,783 06
Investment expenses.....	146 76
Total liabilities (except capital stock).....	\$ 3,086,345 45
Capital stock paid in cash.....	2,000,000 00
Surplus over liabilities and capital.....	2,180,193 36
Total liabilities.....	\$ 7,266,538 81

8 GEORGE V, A. 1918

THE AUTOMOBILE INSURANCE—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 5,188,196 28
Increase in liabilities on account of reinsurance treaties.....	140,783 06
Interest.....	100,902 31
Amount of surplus paid in.....	1,000,000 00
Agents' balances previously charged off.....	100 81
Total income.....	<u>\$ 6,429,982 46</u>

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,496,421 31
Expenses of adjustment and settlement of losses.....	30,357 96
Cash dividends paid stockholders.....	100,000 00
Commission or brokerage.....	797,131 25
Salaries, \$152,412.85; and expenses, \$12,948.63, of special and general agents.....	165,361 48
Salaries, fees and all other charges of officers, directors, trustees and home office employees	176,512 72
Rents.....	36,461 20
Underwriters' boards and tariff associations.....	9,420 26
Fire department, patrol and salvage corps assessments, fees and expenses.....	8,968 14
Inspections and surveys.....	2,894 61
State taxes on premiums, Insurance Department licenses and fees.....	34,032 85
All other licenses, fees and taxes.....	31,513 20
Agents' balances charged off.....	3,850 30
All other disbursements.....	145,152 94
Total disbursements.....	<u>\$ 3,038,078 22</u>

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire.....	\$431,232,401 00
Premiums thereon.....	3,493,807 72
Amount of policies terminated—Fire.....	168,305,549 00
Premiums thereon.....	1,498,176 74
Net amount in force at the end of the year—Fire.....	239,520,706 00
Premiums thereon.....	2,069,142 88
Net amount in force at end of year—Marine and Inland.....	\$101,052,642 00
Premiums thereon.....	<u>1,280,406 62</u>

SESSIONAL PAPER No. 8

## BEAVER FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—W. J. CHRISTIE.

Vice-Presidents—G. W. ALLAN, K.C., M.P. and A. GOUZÉE.

Manager and Secretary—A. DEJARDIN.

Principal Office—Winnipeg.

Incorporated May 16, 1913, by an Act of the Parliament of Canada, 3-4 George V, chap. 68. Dominion license issued December 6, 1913.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed .....	300,500 00
Amount paid in cash.....	165,275 00
Amount of premium on capital stock paid in by stockholders.....	15,025 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 65,695 47
Book value of bonds and debentures. (For details, see Schedule A).....	139,308 12
Stock owned by the Company—	

	Par value.	Book value.	Market value.
140 shares, C.P.R.....	\$ 14,000 00	\$ 19,999 10	\$ 18,900 00
Carried out at book value.....		19,999 10	
Cash in Union Bank of Canada, Winnipeg.....		48,156, 29	
Total ledger assets.....		\$ 273,158 98	
Deduct market value of bonds, debentures and stock under book value.....		551 67	
		\$ 272,607 31	

## OTHER ASSETS.

Interest due, \$2,014.94; accrued, \$4,131.95.....	6,146 89
Agents' balances and premiums uncollected (\$642.88 on business prior to Oct. 1, 1917).....	7,712 28
Plans, \$1,123.59; furniture and fixtures, \$563.10.....	1,686 69
Total assets.....	\$ 288,153 17

## LIABILITIES.

Net amount of claims, unadjusted .....	\$ 2,135 00
Reserve of unearned premiums, \$40,961.71; carried out at 80 per cent.....	32,790 72
Reinsurance premiums due.....	9,563 28
Taxes due and accrued.....	3,000 00
Contingent reserve.....	10,000 00
Total liabilities.....	\$ 57,489 00
Surplus of assets over liabilities.....	\$ 230,664 17
Capital stock paid in cash.....	165,275 00
Surplus over liabilities and capital.....	\$ 65,389 17

## INCOME.

Gross cash received for premiums.....	\$ 95,878 12
Deduct reinsurances, \$56,294.88; return premiums, \$5,460.77.....	61,755 65
Net cash received for premiums.....	\$ 34,122 47
Cash received for interest on investments.....	14,516 20
Total.....	\$ 48,638 67
Received for calls on capital.....	15,025 00
Total income.....	\$ 63,663 67

8 GEORGE V, A. 1918

## BEAVER FIRE—Concluded.

## EXPENDITURE.

Net amount paid for claims occurring in previous years.....	\$	733 33
Amount paid for claims occurring during the year.....	\$	10,086 36
Deduct reinsurance.....		4,686 14
Net amount paid for said claims.....	\$	5,400 22
Total net amount paid for claims.....	\$	6,133 55
Dividends paid during the year.....		8,188 62
Recovery (Brokerage).....		-2,816 81
Salaries, H. O. officials, \$4,320.74; auditors' fees, \$300.....		4,620 74
Taxes.....		1,531 59
Miscellaneous expenditure, viz.: Office furniture and fixtures, \$39.75; maps and plans, \$249.30; postage, telegrams, telephones, express, printing and stationery, \$1,187.02; rents, \$1,020; underwriters' boards, tariff assoc., etc., \$251.80;.....		2,747 77
Total expenditure.....	\$	20,405 46

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916.....	\$	229,900 77
Amount of cash income.....		63,663 67
Total.....	\$	293,564 44
Amount of cash expenditure.....		20,405 46
Balance, net ledger assets, at December 31, 1917.....	\$	273,158 98

## RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at December 31, 1916.....	\$ 9,093,099	\$ 158,440 52
Taken during the year, new and renewed.....	6,091,664	95,910 90
Total.....	\$ 15,184,763	\$ 254,351 42
Deduct terminated.....	5,306,046	84,729 89
Gross in force at end of year.....	\$ 9,878,717	\$ 169,621 53
Deduct reinsured.....	5,879,186	90,262 58
Net in force at December 31, 1917.....	\$ 3,999,531	\$ 79,358 95

## SCHEDULE A.

Bonds and debentures owned, viz.:—

<i>On deposit with Receiver General.</i>	Par value.	Book value.	Market value.
<i>Cities—</i>			
Brandon (Street Railway), 1952, 4½ p.c.....	\$ 10,000 00	\$ 8,064 00	\$ 8,400 00
Lethbridge, 1943, 5 p.c.....	5,353 33	4,784 27	4,657 40
Medicine Hat, 1942, 5 p.c.....	10,000 00	8,948 00	8,800 00
Prince Albert, 1943, 5 p.c.....	15,000 00	13,411 50	12,900 00
<i>Towns—</i>			
Swift Current, 1943, 5 p.c.....	15,000 00	12,624 00	12,600 00
Weyburn, 1953, 5½ p.c.....	10,000 00	8,902 00	9,200 00
Total on deposit with Receiver General...	\$ 65,353 33	\$ 56,733 77	\$ 56,557 40
<i>Held by Company.</i>			
Dom. of Canada War Loan, 1925, 5 p.c.....	25,000 00	24,214 00	24,750 00
Dom. of Canada War Loan, 1931, 5 p.c.....	25,000 00	24,375 00	24,750 00
Dom. of Canada War Loan, 1937, 5 p.c.....	15,000 00	14,360 06	14,360 06
Anglo-French External Loan, 1920, 5 p.c.....	10,000 00	9,587 20	9,400 00
Bellegarde Rural Telephone Co., 1918 to 1930, 8 p.c.....	9,694 85	10,038 09	10,038 09
Total par, book and market values.....	\$ 150,048 18	\$ 139,308 12	\$ 139,855 55

SESSIONAL PAPER No. 8

## BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—W. B. MEIKLE.

Secretary—E. F. Garrow.

Principal Office—18, 20 and 22 Front St., East, Toronto.

(Incorporated February 13, 1833, by an Act of the Legislature of the late Province of Upper Canada; amended in 1869 by 32-33 Vic., Chap. 67, and in 1875 by 35 Vic., Chap. 98, and in 1874 by 37 Vic., Chap. 86. In 1882 the Acts were amended and consolidated by 45 Vic., Chap. 99, amended in 1893 by 56 Vic., Chap. 75, and in 1901 by 1 Edward VII, Chap. 90, and in 1904 by 4 Edward VII, Chap. 51, and in 1906 by 6 Edward VII, Chap. 64, and in 1907 by 6-7 Edward VII, Chap. 65. On May 16, 1913, the power of the company was extended to include hail insurance under the provisions of section 81 of the Insurance Act, 1910, and on May 8, 1917, its power was further extended to include inland transportation insurance under the provisions of the said section. Commenced business in Canada June 19, 1835.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 3,000,000 00
Amount subscribed.....	1,400,000 00
Amount of common stock paid up in cash.....	849,029 79
Amount of preferred stock paid up in cash.....	550,000 00
Amount of premium on capital paid in by stockholders since organization in 1833.....	212,500 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate held by the Company, viz.:-

Company's premises, corner Front and Scott streets, Toronto.....	\$ 220,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	4,200 00
Book value of bonds and debts. (For details, see Schedule A).....	1,649,878 93
Book value of stocks (For details, see Schedule B).....	180,839 00
Cash at head office.....	1,048 57
Cash in banks and trust co., viz.:-	
Canadian Bank of Commerce, London, Eng.....	\$172,343 94
Canadian Bank of Commerce, New York.....	130,469 20
Canadian Bank of Commerce, Toronto.....	37,643 12
Corn Exchange National Bank, Chicago.....	20,030 31
United States Mortgage and trust co., New York.....	157,968 50

Total cash in banks and trust co..... 518,455 07

Total ledger assets..... \$ 2,574,421 57

## OTHER ASSETS.

Market value of bonds, debentures and stocks over book value.....	4,198 66
Interest accrued.....	29,073 85
Rents due.....	378 33
Agents' balances and premiums uncollected \$10,747.28 on business written prior to Oct. 1, 1917).....	923,837 73
Due for reinsurance losses fire, \$517.84; Marine, \$48,423.91.....	48,941 75
Total assets.....	\$ 3,580,851 89

Premiums.	Class of Business.							
	Fire.		Explo- sion in Other Countries.	Hail in Canada.	Inland Transportation.		Marine and Inland.	
	In Canada.	In Other Countries.			In Canada.	In Other Countries.	In Canada.	In Other Countries.
	\$ cts	\$ cts.	\$ cts	\$ cts	\$ cts	\$ cts.	\$ cts.	\$ cts.
Gross cash re- ceived .....	1,119,345 78	2,605,278 31	7,647 08	174,358 55	7,626 00	2,180 79	990,654 75	559,421 63
Less reinsurance	255,746 76	771,199 28	4,522 57	41,137 25		891 73	252,947 14	22,818 91
Less return pre- miums ..	168,835 67	401,105 39	723 22	1,543 00		219 78	486 14	5,341 16
Total deduction	424,582 43	1,172,304 67	5,245 79	42,670 25		1,111 51	253,433 28	28,160 07
Net cash receiv- ed .....	694,763 35	1,432,973 64	2,401 29	131,688 30	7,626 00	1,069 28	737,221 47	531,261 56
Net cash received for premiums for all classes of business in all countries .....	\$ 3,539,004 89							
Cash received for interest on investments.....	71,797 54							
Received for rents .....	6,254 94							
Total income.....	\$ 3,617,057 37							



## SESSIONAL PAPER No. 8

## BRITISH AMERICA—Continued.

## EXPENDITURE.

Claims.	Class of Business.						
	Fire.		Marine and Inland.		Hail.	Inland Transportation	
	In Canada.	In Other Countries.	In Canada.	In Other Countries.	In Canada.	In Canada.	In Other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.	129,780 06	175,873 89	.....	.....	.....	—4 44	86 96
Less savings and salvage		10,826 47					
Less reinsurance.	48,873 47	52,178 75					
Total deduction		63,005 22					
Net payment for said claims	80,906 59	112,868 67					
Paid for claims occurring during the year	335,146 64	977,377 11	...	...	83,706 61	7,930 55	452 46
Less savings and salvage.		4,094 66					
Less reinsurance.	107,197 44	310,464 19			33,706 89		145 68
Total deduction		314,558 85					
Net payment for said claims..	227,949 20	662,818 26					306 78
Total net payment for claims	308,855 79	775,686 93	382,920 43	281,888 91	49,999 72	7,926 11	393 74

Total net payments for claims for all classes of business in all countries .....	\$ 1,807,671 63
Dividends paid stockholders.....	96,250 00
Commission and brokerage.....	768,893 52
Taxes.....	74,748 06
Salaries, fees and travelling expenses:—Salaries: Head Office, \$67,482.23; do., general and special agents, \$108,077.67; Fees: directors, \$5,206.41; auditors, \$800.09. ....	181,566 40
Miscellaneous expenditure, viz.:—Advertising, \$7,208.75; fire departments, patrol and salvage corps assessments, etc., \$1,477.82; furniture and fixtures, \$5,350.70; inspections and surveys, \$70,965.76; legal expenses, \$2,367.23; maps and plans, \$5,495.52; postage, telegrams, telephones and express, \$16,331.81; printing and stationery, \$25,113.19; rents, \$12,934.22; underwriters' boards, associations, etc., \$31,208.39; exchange, \$1,355.22; sundries, \$1,901.26; office expenses, \$1,505.01.....	183,214 88

Total expenditure..... **\$ 3,112,344 49**

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916.....	\$ 2,086,950 29
Income as above.....	3,617,057 37
Total.....	\$ 5,704,007 66
Amount of expenditure as above.....	\$ 3,112,344 49
Amount written off ledger assets.....	17,241 60
Balance, net ledger assets, at December 31, 1917.....	\$ 2,574,421 57

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies, fire, \$145,163.81; hail, \$35,897.29...	\$ 181,061 10
Commissions thereon, fire, \$36,068.43; hail, \$10,536.69 .....	46,605 12
Amount of losses recovered from said companies, fire, \$112,235.50; hail, \$21,996.89 .....	134,232 39
Reserve of unearned premiums, fire, \$104,411.60; carried out at 80 per cent., .....	83,529 28
Amount of losses recoverable from said companies, fire.....	47,323 74
Amount of reinsurance premiums payable to said companies: fire, \$16,936.15; hail, \$3,879.14 .....	20,835 29
Amount of cash or other securities held as security for recovery of fire losses, etc.....	87,527 26

8 GEORGE V, A. 1918

**BRITISH AMERICA—Continued.**  
**SUMMARY OF RISKS AND PREMIUMS.**

Risks and Premiums.	Fire.					
	In Canada.		In Other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916	127,456,645	1,437,400 22	373,654,706	2,901,904 90	501,111,351	4,339,305 12
Taken in 1917, new and renewed.....	105,385,692	1,053,097 22	408,005,834	3,011,599 86	513,391,526	4,064,697 08
Totals.....	232,842,337	2,490,497 44	781,660,540	5,913,504 76	1,014,502,877	8,404,002 20
Less ceased.....	105,115,841	1,024,257 52	355,257,792	2,537,479 99	460,373,633	3,561,737 51
Gross in force at end of 1917	127,726,496	1,466,239 92	426,402,748	3,376,024 77	554,129,244	4,842,264 69
Less reinsured.....	26,551,327	301,606 92	101,672,447	832,819 19	128,223,774	1,134,426 11
Net in force at end of 1917..	101,175,169	1,164,633 00	324,730,301	2,543,205 58	425,905,470	3,707,838 58

Risks and Premiums.	Class of Business.			
	Explosion In Other Countries.		Hail in Canada.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Taken in 1917—new .....	1,728,620	9,918 24	2,747,803	179,917 36
Less ceased.....	628,120	2,176 11	2,747,803	179,917 36
Gross in force at end of 1917.....	1,100,500	7,742 13		
Less reinsured.....	368,999	2,108 06		
Net in force at end of 1917.....	731,501	5,634 07		

Risks and Premiums.	Inland Marine.					
	In Canada.		In Other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916	220,881	916 88	1,817,660	37,918 34	2,038,541	38,835 22
Taken in 1917, new and renewed.....	10,178,355	41,565 66	13,551,627	73,733 84	23,729,982	115,299 50
Totals.....	10,399,236	42,482 54	15,369,287	111,652 18	25,768,523	154,134 72
Less ceased.....	8,893,181	31,946 55	12,883,509	59,702 43	21,776,690	91,648 98
Gross in force at end of 1917	1,506,055	10,535 99	2,485,778	51,949 75	3,991,833	62,485 74
Less reinsured.....			1,071,328	12,777 65	1,071,328	12,777 65
Net in force at end of 1917..	1,506,055	10,535 99	1,414,450	39,172 10	2,920,505	49,708 09

## SESSIONAL PAPER No. 8

## BRITISH AMERICA—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks and Premiums.	Marine (Ocean.)					
	In Canada.		In Other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross, in force at end of 1916.	3,365,665	41,497 38	1,630,210	18,524 53	4,995,875	60,021 91
Taken in 1917, new and renewed.	187,943,824	1,176,066 06	12,243,602	349,474 00	200,187,426	1,525,540 06
Totals.	191,309,489	1,217,563 44	13,873,812	367,998 53	205,183,301	1,585,561 97
Less ceased.	177,887,288	998,749 62	12,592,817	332,433 53	190,480,105	1,331,183 15
Gross in force at end of 1917	13,422,201	218,813 82	1,280,995	35,565 00	14,703,196	254,378 82
Less reinsured.	2,414,286	47,732 28			2,414,286	47,732 28
Net in force at end of 1917.	11,007,915	171,081 54	1,280,995	35,565 00	12,288,910	206 646 54

Risks and Premiums.	Inland Transit.					
	In Canada.		In Other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916			330,858	583 72	330,858	583 72
Taken in 1917, new and renewed.	7,862,193	8,524 44	1,776,443	2,355 79	9,638,636	10,880 23
Totals.			2,107,301	2,939 51	9,969,494	11,463 95
Less ceased.	7,280,933	6,718 12	1,927,776	2,301 40	9,208,709	9,019 52
Gross in force at end of 1917	581,260	1,806 32	179,525	638 11	760,785	2,444 43
Less reinsured.			50,225	102 78	50,225	102 78
Net in force at end of 1917.*	581,260	1,806 32	129,300	535 33	710,560	2,341 65

## SCHEDULE A.

Bonds and debts. owned by the company:—

On deposit with Receiver General.

	Par value.	Book value.	Market value.
<b>Governments—</b>			
Province of New Brunswick, 1938, 3 p.c.	\$ 5,840 00	\$ 4,321 60	\$ 4,321 60
Province of New Brunswick, 1921, 4 p.c.	10,000 00	9,600 00	9,600 00
<b>Cities—</b>			
Kamloops, 1922, 5 p.c.	4,000 00	3,800 00	3,800 00
London, 1921, 4 p.c.	9,000 00	8,640 00	8,640 00
Montreal, 1925, 4 p.c.	5,000 00	4,650 00	4,650 00
Montreal (St. Henri) 1938, 4 p.c.	5,000 00	4,250 00	4,250 00
Nanaimo, 1922, 5 p.c.	9,000 00	8,550 00	8,550 00
St. Catharines, 1919, 4 p.c.	15,000 00	14,550 00	14,550 00
Vancouver, 1945, 4 p.c.	3,000 00	2,310 00	2,310 00
Winnipeg, 1938, 3½ p.c.	8,000 00	6,320 00	6,320 00
<b>Miscellaneous—</b>			
Canada Perm. Mtge. Corp., 1920, 5 p.c.	1,000 00	1,000 00	1,000 00
Central Canada Loan and Savings Co., 60 days' notice, 4 p.c.	21,400 00	21,400 00	21,400 00
Total on deposit with Receiver General.	\$ 96,240 00	\$ 89,391 60	\$ 89,391 60

Mexican Government redeemable gold bonds,

1920, 5 p.c., deposited in Mexico. \$ 25,000 00 \$ 11,000 00 \$ 11,000 00

8 GEORGE V, A. 1918

## BRITISH AMERICA—Continued.

## SCHEDULE A—Continued.

Bonds and debts. owned by the Company:—Concluded.

Held with Insurance Departments or with  
Trustees in the United States.

Governments—	Par value.	Book value.	Market value.
Province of Manitoba, 1930, 4 p.c.....	\$ 5,000 00	\$ 4,350 00	\$ 4,400 00
Province of Ontario, 1920, 5 p.c.....	20,000 00	19,800 00	20,000 00
Province of Saskatchewan, 1919, 5 p.c.....	25,000 00	24,750 00	25,000 00
Province of Saskatchewan, 1924, 5 p.c.....	80,000 00	77,600 00	79,200 00
Anglo-French External Loan, 1920, 5 p.c.....	12,000 00	11,160 00	11,280 00
New Mexico Highway, 1928, 4 p.c.....	10,000 00	9,800 00	10,100 00
New York State, 1958, 4 p.c.....	5,000 00	5,150 00	5,300 00
Porto Rico Reg'd bonds (1909 series), 1932 4 p.c.....	10,000 00	10,100 00	10,100 00
United Kingdom of Great Britain and Ire- land, secured Loan Gold Notes, 1919, 5½ p.c.	50,000 00	49,500 00	48,800 35
United Kingdom of Great Britain and Ire- land, secured Loan Gold Notes, 1921 5½ p.c.	100,000 00	95,000 00	98,500 00
Cities—			
Atlanta, Ga., (School) 1929-1930, 4½ p.c.....	10,000 00	10,200 00	10,500 00
Brooklyn, (School), N.Y., 1936, 3½ p.c.....	30,000 00	27,600 00	28,200 00
Cleveland, Ohio, 1923, 4 p.c.....	100,000 00	100,000 00	101,000 00
Kingston, Ont., 1919-1925, 4½ p.c.....	20,000 00	19,310 00	19,400 00
London, 1921, 4 p.c.....	15,000 00	14,250 00	14,400 00
New York, 1919, 3½ p.c.....	170,000 00	168,300 00	168,300 00
New York, 1941, 3½ p.c.....	5,000 00	4,550 00	4,700 00
New York, 1963, 4½ p.c.....	5,000 00	5,300 00	5,500 00
Ottawa, 1931, 4 p.c.....	9,733 33	8,468 00	8,554 62
Richmond, Va., 1924, 4 p.c.....	25,000 00	24,750 00	25,000 00
Richmond, Va., 1927, 4 p.c.....	1,300 00	1,274 00	1,300 00
Riverside, Cal., 1923-1935, 5 p.c.....	25,000 00	26,390 00	26,750 00
Sault au Recllet, 1955, 6 p.c.....	24,000 00	23,520 00	25,200 00
Toledo, Ohio, 1919, 4½ p.c.....	10,000 00	10,100 00	10,200 00
Victoria, B.C., 1920, 4 p.c.....	4,866 66	4,671 99	4,607 75
Victoria, B.C., 1923, 4½ p.c.....	140,000 00	131,600 00	133,000 00
Wilmington, N.C., 1955, 5 p.c.....	5,000 00	5,450 00	5,600 00
District—			
Greater Winnipeg, Water, 1921, 5 p.c.....	10,000 00	9,800 00	9,881 00
County—			
Greenville Co., S.C., 1933, 4 ½ p.c.....	5,000 00	5,000 00	5,200 00
Mecklenburg Co., North Carolina, 1936, 5 p.c.	5,000 00	5,300 00	5,550 00
Railways—			
Canadian Northern Ry. Con. deb. (gtd. by Prov. of Manitoba), 1930, 4 p.c.....	40,393 54	34,334 34	34,738 27
Chicago, Milwaukee and St. Paul Ry., 1914, 5 p.c.....	1,200 00	1,188 00	1,284 00
Imperial Rolling Stock Co., C.N.R. Equip., 1920, 4½ p.c.....	64,000 00	62,080 00	62,080 00
Suburban Rapid Transit Co. 1st mort., 1938, 5 p.c.....	22,000 00	19,140 00 *	19,800 00
West Shore Ry., 1st mort., 2361, 4 p.c.....	12,000 00	10,440 00	11,160 00
Miscellaneous—			
Central Canada Loan and Savings Co., 1917, 4 p.c.....	115,000 00	115,000 00	115,000 00
Central Canada Loan and Savings Co., 1918, 4 p.c.....	250,000 00	250,000 00	250,000 00
Provincial Light, Heat and Power Co., 1st mort., 1946, 5 p.c.....	51,000 00	47,940 00	49,980 00
Toronto General Trust Corp'n Investment Receipt, 1918, 5 p.c.....	12,000 00	12,000 00	12,000 00
Toronto Savings and Loan Co., 1918, 4½ p.c.	50,000 00	50,000 00	50,000 00
Total held with Ins. Depts. or with Trustees in the United States.....	\$1,554,493 33	\$1,515,166 33	\$1,531,565 99

## SESSIONAL PAPER No. 8

BRITISH AMERICA—*Concluded.*SCHEDULE A—*Concluded.**Held by the Company.*

Dom. of Canada Victory Loan, 1937, 5½ p.c. (10 p.c. of subscription).....	\$ 15,000 00	\$ 15,000 00	\$ 15,000 00
United States 2nd Liberty Loan, 1927/1942, 4 p.c. ....	750 00	750 00	750 00
Chicago, Milwaukee and St. Paul Ry., (Conv. gold) 1932, 4½ p.c. ....	2,100 00	2,121 00	2,121 00
Canada Perm. Mtge. Corp., 1920, 4½ p.c. ....	11,500 00	11,500 00	11,500 00
Eastern Canada Savings and Loan Co., 1922, 4½ p.c. ....	5,000 00	4,950 00	4,950 00
Total held by Company.....	\$ 34,350 00	\$ 34,321 00	\$ 34,321 00
Total par, book and market values.....	<u>\$1,710,083 33</u>	<u>\$1,649,878 93</u>	<u>\$1,666,278 59</u>

## SCHEDULE B.

## Stocks owned by the Company:—

*Held with Insurance Departments or with  
Trustees in United States.*

	Par value.	Book value.	Market value.
38 shares Canadian Bank of Commerce stock	\$ 3,800 00	\$ 7,030 00	\$ 7,030 00
80 shares Canadian Pacific Ry. stock. ....	8,000 00	12,640 00	10,800 00
100 shares Chicago, Milwaukee and St. Paul Ry (preferred stock).....	10,000 00	11,400 00	7,600 00
43 shares Illinois Central R.R. (common stock)	4,300 00	4,515 00	4,042 00
100 shares Minneapolis, St. Paul and Sault Ste. Marie Ry. (common stock) .....	10,000 00	10,700 00	8,500 00
216 shares Great Northern Ry. (preferred stock).....	21,600 00	23,544 00	19,656 00
Total held with Ins. Depts. or with Trustees in United States.....	<u>\$ 57,700 00</u>	<u>\$ 69,829 00</u>	<u>\$ 57,628 00</u>

*Held by Company.*

110 shares Dominion Savings and Invst. Soc. \$	5,500 00	\$ 4,400 00	\$ 4,400 00
7,472 shares Western Assurance Co. stock....	149,440 00	104,608 00	104,608 00
22 shares Great Northern Ry. (preferred stock)	2,200 00	2,002 00	2,002 00
Total held by Company.....	<u>\$ 157,140 00</u>	<u>\$ 111,010 00</u>	<u>\$ 111,010 00</u>
Total par, book and market values.....	<u>\$ 214,840 00</u>	<u>\$ 180,839 00</u>	<u>\$ 168,638 00</u>

8 GEORGE V, A. 1918

## BRITISH COLONIAL FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—I. L. Lafleur.

Vice-President—J. B. MORISSETTE.

Manager—THEODORE MEUNIER.

Principal Office—Montreal.

(Incorporated May 19, 1909, by an Act of Parliament of Canada, 8-9 Edward VII, chap. 52. Extended in 1912 by 2 George V, chap. 68. Dominion license issued June 1, 1912.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed for.....	1,000 000 00
Amount paid thereon in cash.....	220,135 70
Amount of premium on capital stock paid in by stockholders.....	100,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A.).....	\$ 134,678 81
Cash at head office and branches.....	6,686 45
Cash in banks, viz.:—	
Imperial Bank of Canada, Montreal.....	\$ 15,114 87
Banque Nationale, Quebec.....	50,944 81
Total cash in banks.....	66,059 68
Advances to inspectors .. .. .	32 25
Total ledger assets.....	\$ 207,457 19
Deduct market value of bonds and debentures under book value.....	7,062 99
	\$ 200,394 20

## OTHER ASSETS.

Interest accrued.....	2,275 79
Premiums uncollected on account of foreign business written prior to Oct. 1, 1917.....	3,338 82
Agents' balances and premiums uncollected (\$10,398 31 was on business prior to Oct. 1, 1917).....	31,671 43
Bills receivable held by the Company .. .. .	944 50
Office furniture and fixtures, \$3,070.11, maps and plans, \$6,847 02.....	9,917 13
Total assets.....	\$ 248,541 87
Deduct assets not admitted.....	10,000 00
Net admitted assets.....	\$ 238,541 87

## LIABILITIES.

## (1) Liabilities in Canada.

Net amount of claims, unadjusted.....	\$ 14,451 09
Net amount of claims, resisted, in suit.....	7,752 03
Total net amount of unsettled claims (\$3,525 accrued in previous years).....	\$ 22,203 12
Reserve of unearned premiums, \$99,645.83; carried out at 80 per cent.....	79,716 66
Reserve of unlicensed reinsurance, unsecured .. .. .	20,495 79
Taxes due and accrued.....	1,000 00
Deposit for unlicensed reinsurance .. .. .	37,687 75
Total liabilities in Canada.....	\$ 161,103 32

## (2) Liabilities in other Countries.

Reserve of unearned premiums, \$4,048 58; carried out at 80 per cent.....	\$ 3,238 86
Total liabilities in all countries .. .. .	\$ 164,342 18
Excess of assets over liabilities.....	\$ 74,199 69
Capital stock paid in cash.....	\$ 220,135 70

## SESSIONAL PAPER No. 8

## BRITISH COLONIAL—Continued.

INCOME.		
	In Canada.	In Other Countries.
Gross cash received for premiums.....	\$248,586 32	\$ 4,939 27
Deduct reinsurances, \$71,950.03; return premiums, \$60,513.80	132,463 83	
Net cash received for said premiums.....	\$116,122 49	\$ 4,939 27
Net cash received for premiums in all countries.....		\$ 121,061 76
Received for interest on investments.....		8,262 15
Total.....		\$ 129,323 91
Received for calls on capital.....		330 70
Total income.....		\$ 129,654 61

EXPENDITURE.		
	In Canada.	In Other Countries.
Amount paid for claims occurring in previous years.....	\$ 25,791 27	
Deduct reinsurances.....	11,246 44	
Net amount paid for said claims.....	\$ 14,544 83	
Amount paid for claims occurring during the year.....	\$ 96,110 26	\$ 2,662 80
Deduct reinsurances.....	34,424 11	
Net amount paid for said claims.....	\$ 61,686 15	
Total net amount paid for said claims.....	\$ 76,230 98	\$ 2,662 80
Total net amount paid for claims in all countries.....		\$ 78,893 78
Commission or brokerage.....		18,839 78
Salaries—H.O. officials, \$19,174.54; general and special agents, \$1,027.00; auditors' fees, \$520; travelling expenses, officials, \$2,791.69; agents, \$3,552.45.....		27,065 68
Taxes.....		5,369 12
Miscellaneous expenditure:—Advertising, \$2,112.77; furniture and fixtures, \$505 46; maps and plans, \$504 88; postage, telegrams, telephones and express, \$3,123.59; printing and stationery, \$2,476.15; rents, \$2,690.79; office expenses, \$749 41; exchange, \$164 22; underwriters' boards, tariff associations, etc., \$1,946.11; subscription to Patriotic Fund, \$530; subscription to Dunn-Bradstreet's and others, \$195.....		14,998 38
Total expenditure.....		\$ 145,166 74

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1916.....	\$ 185,281 57
Amount of cash income.....	129,654 61
Total.....	\$ 314,936 18
Amount of expenditure.....	145,166 74
Balance net ledger assets, December 31, 1917 (\$207,457.19 less \$37,687.75 ledger liability).....	\$ 169,769 44

## STATEMENT OF REINSURANCE OF CANADAIN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$ 71,817 72
Amount of commission thereon.....	21,547 23
Amount of losses recovered from said companies.....	45,670 55
Reserve of unearned premiums reinsured in unlicensed companies, \$40,545 80; carried out at 80 per cent.....	32,436 64
Amount of losses due and recoverable from such companies.....	25,746 90
Amount of cash or other securities held as security for recovery of losses, etc.....	37,687 75

8 GEORGE V, A. 1918

**BRITISH COLONIAL—Concluded.**  
**SUMMARY OF RISKS AND PREMIUMS.**

Risks and Premiums.	Fire.			
	In Canada.			In Other Countries.
	No.	Amount.	Premiums	Premiums.
	\$	\$	\$ cts.	\$ cts.
Gross in force at end of 1916.....	11,448	17,567,417	263,823 02	
Taken in 1917, new and renewed.....	10,066	18,191,575	253,058 38	8,486 54
Totals.....	21,514	35,758,992	516,881 40	
Less ceased.....	8,679	16,959,548	257,227 15	208 45
Gross in force at end of 1917 .....	12,835	18,799,444	259,654 25	
Less reinsured.....		5,257,995	76,430 41	
Net in force at end of 1917.....	12,835	13,541,449	183,223 84	8,278 09

**SCHEDULE A.**

Bonds and debentures owned by the Company:—

<i>On deposit with Receiver General.</i>	Par value.	Book value.	Market value.
<i>Towns—</i>			
Joliette, 1941, 4½ p.c.....	\$ 10,000 00	\$ 10,192 00	\$ 8,500 00
Ste. Anne de Bellevue, 1951, 5 p.c.....	10,000 00	10,536 88	8,800 00
<i>Villages—</i>			
Ste. Rose, 1954, 6 p.c.....	10,000 00	9,756 60	10,100 00
<i>Schools—</i>			
Ste. Rose, 1940, 4½ p.c.....	18,000 00	18,000 00	14,580 00
Villeraye, Que., 1951, 5½ p.c.....	17,000 00	19,401 00	16,830 00
Total on deposit with Receiver General.	\$ 65,000 00	\$ 67,886 48	\$ 58,810 00

*Held by Company.*

City of Regina, 1931, 4½ p.c.....	\$ 18,000 00	\$ 15,553 35	\$ 16,020 00
Town of Ponoka, 1918 to 1932, 5 p.c.....	3,544 66	2,944 92	3,154 75
<i>Municipalities—</i>			
Brenda (g'teed by Prov. of Man.), 1930, 4 p.c.	10,000 00	8,770 45	8,500 00
Hamiota (g'teed by Prov. of Man.), 1931, 4 p.c.	5,000 00	4,385 40	4,350 00
<i>Schools—</i>			
Edmonton, Alta., S.D., 1918-1951, 4½ p.c.....	12,750 00	10,055 09	10,965 00
St. Louis, Alta., R.C.S., 1918-1941, 5 p.c.....	12,000 00	10,795 16	10,800 00
Arcole, Sask., 1918-1942, 5 p.c.....	13,333 40	11,521 81	12,133 40
Prince Albert, Sask., 1921, 5 p.c.....	1,566 67	1,473 84	1,504 00
Prince Albert, Sask., 1938, 5 p.c.....	1,566 67	1,292 31	1,378 67
Total held by company.....	\$ 77,761 40	\$ 66,792 33	\$ 68,805 82
Total par, book and market values.....	\$ 142,761 40	\$ 134,678 81	\$ 127,615 82



SESSIONAL PAPER No. 8

## THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

## \*STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—Rt. Hon. J. PARKER SMITH.

Secretary—D. W. MACLENNAN.

Principal Office—Glasgow, Scotland.

Chief Agent in Canada—J. H. RIDDELL.

Head Office in Canada—Toronto.

(Incorporated March, 1907. Dominion license issued Nov. 2, 1917)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,433,333 33
Amount subscribed for.....	1,216,666 67
Amount paid up in cash.....	486,666 67

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A</i> ).....	\$ 236,435 47
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*Other Assets in Canada.*

Cash at head office.....	3,692 23
Cash in banks, viz.:—	
Canadian Bank of Commerce, including cash in office at Regina (Hail)....	\$ 38,752 72
Canadian Bank of Commerce, Toronto.....	11,434 83
Total cash in banks.....	50,187 55
Interest due, \$1,184.19; accrued, \$2,137.23.....	3,321 42
Agents' balances and premiums uncollected, viz.:—	
Fire (\$6,432.71 on business prior to Oct. 1, 1917).....	\$ 38,249 10
Automobile, including Fire Risk (\$885.13 on business prior to Oct. 1, 1917).....	1,456 00
Hail (net).....	18,280 02
Total.....	57,985 12
All other ledger assets.....	620 00
Office furniture and plans.....	15,274 82
Total assets in Canada.....	\$ 367,516 61

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 21,414 24
Net amount of hail claims, adjusted and unpaid.....	518 30
Net amount of hail claims, unadjusted.....	407 50
Total net amount of unsettled claims.....	\$ 22,340 04
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 179,662 88
Automobile (including Fire Risk).....	1,641 31
Total, \$181,304.19, carried out at 80 per cent.....	145,043 35
Salaries, rent, advertising, agency and other expenses, due and accrued.....	2,627 32
Taxes, due and accrued (including Hail, \$10,665.97).....	11,793 26
Total liabilities in Canada.....	\$ 181,803 97

\*This statement here given includes the entire business transacted during 1917.

8 GEORGE V, A. 1918

## THE BRITISH CROWN ASSURANCE CORPORATION—Continued.

## INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Hail.	Automobile (including Fire Risk.)
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	300,979 95	597,883 02	2,305 45
Less reinsurance .....		1,647 21	
Less return premiums.....	63,870 15	8,706 52	351 76
Total deduction.....		10,353 73	
Net cash received.....	237,109 80	587,529 29	1,953 69
Net cash received for premiums for all classes of business.....	\$ 826,592 78		
Cash received for interest on investments.....	7,335 59		
Received for interest on hail premium notes.....	2,530 60		
Total income in Canada.....	\$ 836,458 97		

## EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Hail.	Automobile. (Including Fire Risk).
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	41,551 63	193 20	
Paid for claims occurring during the year.....	114,889 40	269,769 69	572 23
Less savings and salvage.....	1,197 98		
Less reinsurance.....		1,695 49	
Net payment for said claims.....	113,691 42	268,074 20	
Total net payment for claims.....	155,243 05	268,267 40	572 23
Total net payments for claims for all classes of business.....	\$ 424,082 68		
Commission and brokerage: Fire and Auto, \$57,944.64; Hail, \$77,381.84.....	135,326 48		
Taxes:—Fire and Auto, \$6,832.46; Hail, \$10,659.12.....	17,491 58		
Salaries and travelling expenses, Fire and Auto:—Salaries of head office officials, \$12,337.76; travelling expenses: officials, \$1,469.15; agents, \$141.60; auditors' fees, \$500.....	14,448 51		
Salaries and travelling expenses, Hail:—Salaries, head office officials, \$11,755.40; auditors' fees, \$360; roadmen, \$3,215; travelling expenses, agents, \$4,338.40; collection expenses, salaries, etc., \$3,560.89.....	23,229 69		
Miscellaneous Expenditure, Fire and Auto, viz.:—Advertising, \$679.39; furniture and fixtures, \$292.70; inspections and surveys, \$3,286.98; legal expenses, \$568.67; postage, telegrams, telephones and express, \$2,631.07; printing and stationery, \$2,790.54; rents, \$1,728.34; underwriters' boards, associations, etc., \$2,318.13; miscellaneous, \$1,893.62; bad debts written off and reserve for, \$1,049.46; adjustment fees and expenses, \$3,561.90; maps and plans, \$1,364 15.....	22,164 95		
Miscellaneous Expenditure, Hail, viz.:—Advertising, \$445.99; rents, \$1,237.50; discount on pension notes, \$41,142.89; interest and exchange, \$1,229.36; postage, telegrams, telephones and express, \$2,893.71; printing and stationery, \$2,982.50; underwriters' boards, tariff associations, etc., \$100; legal expenses, \$988.70; adjustment fees and expenses, \$10,897.30; miscellaneous, —\$1,597.84.....	60,320 11		
Total expenditure in Canada.....	\$ 697,064 00		

## SESSIONAL PAPER No. 8

THE BRITISH CROWN ASSURANCE CORPORATION—*Concluded.*

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile (including Fire Risk.)		Hail.	
	Amount.	Premiums	Amount	Premiums	Amount	Premiums
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	22,471,860	300,544 33				
Taken in 1917—new and renewed.....	21,334,858	300,578 16	169,602	3,761 45	7,622,054	593,588 79
Totals.....	43,806,718	601,122 49				
Less ceased.....	18,978,898	261,004 11	21,255	478 83	7,622,054	593,588 79
Gross and net in force at end of 1917.....	24,827,820	340,118 38	148,347	3,282 62		

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Dom. of Can. Victory Loan, 1922, 5½ p.c.....	\$ 150,000 00	\$ 148,662 00
Dominion of Canada 3 p.c. inscribed stock.....	4,866 67	3,309 34
Anglo-French External Loan, 1920, 5 p.c.....	400 00	376 00
British Exchequer, 1920, 6 p.c.....	9,733 33	9,733 33
<i>Cities—</i>		
Cranbrook, 1951, 5 p.c.....	5,000 00	3,950 00
Saskatoon, 1940, 4½ p.c.....	226 68	190 41
Victoria, 1920, 4 p.c.....	10,220 00	9,811 20
<i>Towns—</i>		
Battleford, 1917–1921, 5 p.c.....	5,000 00	4,850 00
Chesley, 1926 to 1928, 5 p.c.....	3,114 66	3,052 37
Goderich, 1922 to 1924, 5 p.c.....	2,445 95	2,397 03
Kincardine, 1923 to 1927, 5 p.c.....	8,685 28	8,424 72
Meaford, 1920 to 1930, 5 p.c.....	3,332 64	3,232 66
Orillia (g't'd. by county of Simcoe), 1930 to 1935, 4½ p.c.....	8,324 38	7,575 19
Renfrew, 1940, 4½ p.c.....	4,817 18	4,239 12
Tillsonburg, 1937 to 1941, 4½ p.c.....	6,737 69	5,929 17
Trenton, 1927 to 1932, 4½ p.c.....	5,351 71	4,870 06
<i>Village—</i>		
Havelock, 1931, 5 p.c.....	687 81	660 30
<i>School—</i>		
Kingston, R.C., 1922 to 1940, 4½ p.c.....	7,112 71	6,472 57
<i>District—</i>		
Coquitlam, B.C., 1941, 5 p.c.....	10,000 00	8,700 00
Total on deposit with Receiver General.....	\$ 246,056 69	\$ 236,435 47

(For General Business Statement, See Appendix.)

## THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—HON. EDWARD BROWN.

Vice-President—E. E. HALL.

Managing Director and Secretary—F. K. Foster.

Asst. Secretary—B. A. KELLAM.

Principal Office—Winnipeg, Man.

(Incorporated as "The Freehold Fire Insurance Company" under the authority of chap. 109 of the Statutes of Manitoba, of 1906; and by chap. 110 of the Statutes of Manitoba, of 1906, its name was changed to "The Prince Rupert Fire Insurance Company"; and by Order in Council of the Province of Manitoba, dated April 29, 1908, its name was again changed to "The British Northwestern Fire Insurance Company," and by an Act of the Legislature of Province of Manitoba, 1910, certain further amendments were made to the company's Acts. Incorporated May 4, 1910, by an Act of the Parliament of Canada 9-10 Edward VII, chap. 70. Dominion license issued February 20, 1912.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed.....	594,400 00
Amount paid thereon in cash.....	243,294 20
Amount of premium on capital paid in by stockholders.....	48,883 50

(For List of Shareholders, see Appendix.)

## ASSETS.

Loans on mortgages on real estate, first liens.....	\$ 141,111 84
Book value of bonds and debts. (For details, see Schedule A).....	92,018 69
Book value of stocks (For details, see Schedule B).....	45,000 00
Cash at head office.....	5,491 03
Cash in bank and trust company:—	
Merchants Bank, Winnipeg.....	\$ 35,002 58
British Columbia Trust Corp., Vancouver.....	2,000 00
Total cash in bank and trust company.....	37,002 58
Deposit with Western Canada Grain Assoc. ....	1,000 00
Total ledger assets.....	\$ 321,624 14
Deduct market value of bonds, debentures and stocks under book value.....	5,267 67
	<u>\$ 316,356 47</u>

## OTHER ASSETS.

Interest due \$2,518.76; accrued, \$5,639.70.....	8,158 46
Agents' balances and premiums uncollected.....	12,969 24
Office furniture and fixtures, \$2,000; plans, \$4,000.....	6,000 00
Due for reinsurance losses.....	6,243 02
Reinsurance premiums.....	6,702 40
Gross assets.....	\$ 356,429 59
Deduct assets not admitted.....	4,796 35
Net assets.....	<u>\$ 351,633 24</u>

## SESSIONAL PAPER No. 8

## THE BRITISH NORTHWESTERN—Continued.

## LIABILITIES.

Total net amount of claims, unadjusted.....	\$	8,300 00
Reserve of unearned premiums, \$58,409.61; carried out at 80 per cent.....		46,727 68
Reinsurance premiums.....		2,306 04
Dividends declared and due, unpaid.....		60 25
Taxes due and accrued.....		900 00
Reinsurance accounts due.....		8,052 98
Total liabilities.....	\$	66,346 95
Excess of assets over liabilities.....	\$	285,286 29
Capital stock paid in cash.....		243,294 20
Surplus over liabilities and capital.....	\$	41,992 09

## INCOME.

Gross cash received for premiums.....	\$	127,626 10
Deduct reinsurances, \$32,782.44; return premiums, \$18,135.44.....		50,917 88
Net cash received for said premiums.....	\$	76,708 22
Received for interest on investments.....		10,659 99
Received for premium on capital stock.....		1,475 00
Total.....	\$	88,843 21
Received increased capital.....		1,132 00
Total income.....	\$	89,975 21

## EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$	5,492 64
Deduct reinsurances.....		884 85
Net amount paid for said claims.....	\$	4,607 79
Amount paid for claims occurring during the year.....	\$	33,703 11
Deduct reinsurances.....		13,191 21
Net amount paid for said claims.....	\$	20,511 90
Total net amount paid for claims.....	\$	25,119 69
Commission or brokerage.....		12,536 46
Salaries, \$7,848.50; directors' fees, \$555; auditors' fees, \$200; travelling expenses, \$1,784.60.		10,388 10
Taxes.....		2,675 64
Miscellaneous expenditure: Advertising, \$830.45; adjustment fees, \$974.82; legal fees, \$115.84; maps and plans, \$377.15; postage, telegrams, telephones and express, \$713.35; printing and stationery, \$1,450.11; rents, \$763.20; boards, tariff associations, etc., \$718.28; furniture and fixtures, \$112.63; investment exp., \$411.17; charges, \$1,114.66; exchange, \$301.75.....		7,783 41
Total expenditure.....	\$	58,503 30

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916.....	\$	305,152 23
Amount of cash income.....		89,975 21
Total.....	\$	395,127 44
Amount of expenditure.....	\$	58,503 30
Amount written off stocks owned.....		15,000 00
		73,503 30
Balance, net ledger assets, December 31, 1917.....	\$	321,624 14

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1916.....	5,364	\$ 7,190,748	\$ 122,804 64
Taken during the year, new and renewed.....	4,219	8,570,890	128,600 17
Total.....	9,583	\$ 15,761,638	\$ 251,404 81
Deduct terminated.....	3,587	5,568,631	98,739 17
Gross in force at end of year.....	5,996	\$ 10,193,007	\$ 152,665 64
Deduct reinsured.....		2,964,083	39,807 13
Net in force at December 31, 1917.....	5,996	\$ 7,228,924	\$ 112,858 51

8 GEORGE V, A. 1918

THE BRITISH NORTHWESTERN—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

*On deposit with Receiver General—*

	Par value.	Book value.	Market value.
Dom. of Canada War Loan, 1931, 5 p.c.....	\$ 5,000 00	\$ 5,000 00	\$ 4,950 00
<i>Schools—</i>			
Bannatyne, Man., 1931, 5 p.c.....	5,000 00	5,000 00	4,500 00
Prince Albert, Sask., P.S. 1922-1928, 5 p.c. ...	10,966 69	10,966 69	10,199 02
Saskatoon, Sask, 1953, 5 p.c.....	20,000 00	20,000 00	17,400 00
<i>Miscellaneous—</i>			
The Home Inv't. and Savings Assoc., 1922, 5 p.c.....	25,000 00	25,000 00	25,000 00
Total on deposit with Receiver General.....	\$ 65,966 69	\$ 65,966 69	\$ 62,049 02
<i>Held by Company—</i>			
Dom. of Canada Victory Loan, 1937, 5½ p.c....	2,000 00	2,000 00	2,000 00
Greater Winnipeg Water District, 1922, 5 p.c..	15,000 00	14,052 00	14,052 00
The Home Inv't. and Savings Assoc., 1922, 5 p.c.....	10,000 00	10,000 00	10,000 00
Total par, book and market values....	\$ 92,966 69	\$ 92,018 69	\$ 88,101 02

## SCHEDULE B.

Stocks owned by the Company, viz.:—

400 shares Canada West Securities Corp.....	\$ 40,000 00	\$ 40,000 00	\$ 40,000 00
50 shares Wm. Pearson Co., Ltd. (preferred)...	5,000 00	5,000 00	3,650 00
Total par, book and market values.....	\$ 45,000 00	\$ 45,000 00	\$ 43,650 00

SESSIONAL PAPER No. 8

## CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

General Manager—R. HILL STEWART.

Secretary—T. MACMASTER.

Principal Office—Edinburgh, Scotland.

Manager in Canada—J. G. BORTHWICK.

Head Office in Canada—Montreal.

(Organized in 1805. Incorporated, June 18, 1846. Commenced business in Canada, February, 1883.)

## CAPITAL.

Amount of joint stock capital authorized, £1,000,000.....	\$ 4,866,666 67
Amount subscribed, £537,500.....	2,615,833 33
Amount paid thereon in cash, £107,500.....	523,166 67

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule A) \$ 435,869 32

*Other Assets in Canada.*

Cash in banks:—		
Molsons Bank, Montreal (Manager's account).....	\$ 5,393 05	
Molsons Bank, Montreal (Deposit account).....	51,034 10	
Sterling Bank of Canada, Winnipeg (N. W. Branch).....	4,243 71	
Total cash in banks.....		60,670 86
Agents' balances and premiums uncollected (\$3,433.97 was on business issued prior to Oct. 1, 1917).....		42,915 18
Maps and plans, \$10,000, office furniture, \$1,350 (estimated).....		11,350 00
Total assets in Canada.....	\$ 550,805 36	

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 37,852 23	
Net amount of claims, resisted, in suit (\$10,000 accrued prior to 1917).....	24,300 00	
Net amount of claims, resisted, not in suit.....	700 00	
Total net amount of unsettled claims.....	\$ 62,852 23	
Reserve of unearned premiums, \$368,753.47; carried out at 80 per cent. ....	295,002 77	
Taxes due and accrued.....	8,596 37	
Total liabilities in Canada.....	\$ 366,451 37	

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 533,431 05	
Deduct reinsurances, \$31,238.38; return premiums, \$64,089.37.....	95,327 75	
Net cash received for premiums.....	\$ 438,103 30	
Interest on deposit paid direct to head office.....	19,203 61	
Interest on bank account, etc.....	2,915 62	
Total income in Canada.....	\$ 460,222 53	

8 GEORGE V, A. 1918

## CALEDONIAN—Concluded.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 16,022 26
Deduct savings and salvages, \$31.66; reinsurances, \$3,703.10.....	3,734 76
Net amount paid for said claims.....	\$ 12,287 50
Amount paid for claims occurring during the year.....	\$ 196,851 98
Deduct reinsurances.....	3,638 77
Net amount paid for said claims.....	\$ 193,213 21
Total net amount paid for claims.....	\$ 205,500 71
Commission or brokerage.....	84,088 59
Salaries, Head Office officials, \$25,505.07; auditors' fees, \$500; travelling expenses, officials, \$3,435.60.....	29,440 67
Paid for taxes (including war taxes).....	13,532 56
Miscellaneous expenditure, viz.: Printing and stationery, \$3,486.05; advertising, \$421.36; postage and telegrams, \$1,722.19; maps and plans, \$1,376.79; legal expenses, \$24.50; charges, telephone, express, etc., \$2,044.90; rents, \$1,224.01; underwriters', tariff associations, etc., \$5,385.51; furniture and fixtures, \$630.65.....	19,315 96
Total expenditure in Canada.....	\$ 351,878 49

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1916.....	36,639	\$ 68,837,117	\$ 736,874 83
Taken during 1917, new and renewed.....	19,564	49,574,732	533,425 88
Total.....	56,203	\$118,411,849	\$1,270,300 71
Deduct terminated.....	18,764	47,189,819	508,191 51
Gross in force at end of 1917.....*	37,439	\$ 71,222,030	\$ 762,109 20
Deduct reinsured.....		2,949,116	32,142 74
Net in force at December 31, 1917.....	37,439	\$ 68,272,914	\$ 729,966 46

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
South Australian Govt. Scrip. Cert., 1921, 1923, 5 p.c.....	\$ 48,666 67	\$ 47,206 67
<i>Cities—</i>		
Calgary, 1927, 4½ p.c.....	15,000 00	13,650 00
Edmonton, 1932, 4½ p.c.....	11,680 00	10,161 60
Edmonton, 1932, 4½ p.c.....	8,760 00	7,095 60
Hamilton, 1934, 4 p.c.....	48,666 67	42,826 67
Montreal perm. deb. stock, 3 p.c.....	15,086 67	9,052 00
Montreal stock, 1932, 4 p.c.....	48,666 66	43,313 33
Montreal (St. Henri), 1933, 4½ p.c.....	30,000 00	26,700 00
Montreal (St. Louis), 1948, 4½ p.c.....	10,000 00	8,900 00
Toronto, 1924, 4 p.c.....	13,972 20	13,133 87
Toronto, 1925, 4 p.c.....	38,933 33	36,208 00
Point Grey (Municipality) 1960, 4½ p.c.....	21,413 33	16,488 26
<i>Schools—</i>		
Montreal, R.C., 1926, 4 p.c.....	15,000 00	13,800 00
Quebec, R.C., 1947, 4½ p.c.....	15,000 00	13,500 00
<i>Miscellaneous—</i>		
Canada Landed and National Inv. Co., 1918, 4½ p.c.....	24,333 33	24,333 33
Central Canada Loan and Savings Co., 1919, 4½ p.c.....	12,166 67	12,166 67
Central Canada Loan and Savings Co., 1920, 5 p.c.....	12,166 66	12,166 66
London Loan and Savings Co. of Canada, 1920, 5 p.c.....	24,333 33	24,333 33
Mortgage Corp. of Nova Scotia (formerly Acadia Loan Corp.), 1918, 5½ p.c.....	14,600 00	14,600 00
Mortgage Corp. of Nova Scotia (formerly Acadia Loan Corp.), 1919, 5½ p.c.....	9,733 33	9,733 33
Toronto Mtge. Co., 1918, 4½ p.c.....	12,166 67	12,166 67
Toronto Mtge. Co., 1919, 4½ p.c.....	9,733 33	9,733 33
Toronto Mtge. Co., 1922, 5½ p.c.....	14,600 00	14,600 00
Total on deposit with Receiver General.....	\$ 474,678 85	\$ 435,869 32

(For General Business Statement, see Appendix.)



SESSIONAL PAPER No. 8

## THE CALIFORNIA INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—E. T. NIEBLING.

Secretary—GEO. W. BROOKS.

Principal Office—San Francisco, Cal.

Chief Agent in Canada—A. W. ROSS.

Head Office in Canada—Vancouver.

(Incorporated, 1861. Dominion license issued November 18, 1912.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....	\$ 400,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A</i> ).....	\$ 58,830 00
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*Other Assets in Canada.*

Cash in banks, viz.:		
Royal Bank of Canada, Vancouver, B.C.....	\$ 1,965 65	
Canadian Bank of Commerce, Winnipeg, Man.....	1,706 69	
Total cash in banks.....		3,672 34
Interest accrued.....		1,133 34
Agents' balances and premiums uncollected (\$2,424.09 was on business prior to Oct. 1, 1917)...		9,098 97
Deposited with Western Can. Grain Growers Assoc., Winnipeg .....		1,000 00
Total assets in Canada.....	\$	73,734 65

## LIABILITIES IN CANADA.

Total net amount of claims, unadjusted.....	\$ 3,056 75
Reserve of unearned premiums, \$31,894.95; carried out at 80 per cent.....	25,515 96
Salaries, rent, etc., due and accrued .....	800 00
Taxes due and accrued.....	1,000 00
Due for return premiums, \$100; reinsurance premiums, \$200.....	300 00
Total liabilities in Canada .....	\$ 30,672 71

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 71,145 39
Deduct reinsurances, \$7,954.24; return premiums, \$15,246.11.....	23,200 35
Net cash received for premiums.....	\$ 47,945 04
Received for interest on investments .....	2,850 00
Income received from all other sources.....	22 69
Total income in Canada.....	\$ 50,817 73

8 GEORGE V, A. 1918

THE CALIFORNIA—*Concluded.*

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$	28 70	
Amount paid for claims occurring during the year.....	\$	10,819 98	
Deduct reinsurance.....		125 07	
Net amount paid for said claims.....	\$	10,694 91	
Total net amount paid for said claims.....	\$		10,723 61
Commission or brokerage.....			10,895 71
Taxes.....			1,702 29
Paid for salaries, fees and all other charges of officials, viz.:—Salaries of head office officials, \$2,200 23; auditors' fees, \$62 10; travelling expenses, officials, \$420 22.....			2,682 55
Miscellaneous expenditure, viz.: Maps and plans, \$284 35; postage, telegrams and express, \$389 96; printing and stationery, \$306 75; legal expenses (notarial), \$2 50; underwriters' boards, tariff associations, etc., \$632 43; advertising and newspaper subscriptions, \$49 57; sundries (including telephones), \$223 44; loss expenses, \$318.55; furniture and fixtures, \$33 25; rents, \$226 05.....			2,466 85
Total expenditure in Canada.....	\$		28,471 01

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 3,647,103	\$ 57,184 86
Taken during the year, new and renewed.....	6,358,029	73,849 91
Total.....	\$ 10,005,132	\$ 131,034 77
Deduct terminated.....	5,132,533	62,074 86
Gross in force at end of year.....	\$ 4,872,599	\$ 68,959 91
Deduct reinsured.....	595,544	7,591 17
Net in force at December 31, 1917.....	\$ 4,277,055	\$ *61,368 74

## SCHEDULE A.

## Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dominion of Canada two year notes, 1919, 5 p.c.....	\$ 5,000 00	\$ 4,900 00
Dominion of Canada War Loan, 1931, 5 p.c.....	1,000 00	990 00
<i>Cities—</i>		
Brandon, Man., 1952, 4½ p.c.....	10,000 00	8,400 00
Brantford, Ont., 1944, 5 p.c.....	6,000 00	5,940 00
Calgary, Alta., 1927, 4½ p.c.....	10,000 00	9,100 00
New Westminster, B.C., 1931, 4½ p.c.....	10,000 00	8,600 00
<i>Districts—</i>		
North Vancouver, B.C., 1961, 5 p.c.....	10,000 00	8,400 00
Oak Bay, B.C., 1962, 5 p.c.....	5,000 00	4,200 00
<i>School—</i>		
Winnipeg, 1943, 4 p.c.....	10,000 00	8,300 00
Total on deposit with Receiver General.....	\$ 67,000 00	\$ 58,830 00

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE CANADA ACCIDENT ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—S. H. EWING.

Secretary—T. H. HUDSON.

Managers—T. H. HUDSON AND H. F. RODEN.

Principal Office—Montreal.

(Incorporated, June 23, 1887, by 50-51 Vic., cap. 106; amended in 1899 by 62-63 Vic., cap. 98. On August 31, 1911, the power of the company was extended to include guarantee insurance, under the provisions of section 81 of the Insurance Act, 1910, on November 6, 1914 its power was extended to include burglary insurance under the provisions of the said section. On April 5, 1916, its power was further extended to include fire insurance under the provisions of the said section and on June 28, 1917 its power was further extended to include automobile insurance under the provisions of the said section. Dominion license issued September 10, 1888.)

## CAPITAL.

Amount of capital authorized and subscribed.....	\$ 500,000 00
Amount paid thereon in cash.....	43,320 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A).....	\$ 482,699 86
Book value of stocks. (For details, see Schedule B).....	19,400 00
Cash at head office and branches.....	39 55
Cash on deposit with Manitoba Workmen's Compensation Board.....	5,000 00
Cash on deposit with Western Canada Grain Growers' Association.....	1,000 00
Cash in banks, viz.:—	
Molsons Bank, Montreal, savings account, \$35 88; current account, \$27,834.54 \$	27,870 42
Molsons Bank, Winnipeg.....	1,477 81
Total cash in banks.....	29,348 23
Balance with Associated Companies, Manitoba.....	12,412 13
Total ledger assets.....	\$ 549,899 77
Deduct market value of bonds, debentures and stocks under book value.....	21,642 03
	\$ 528,257 74

## OTHER ASSETS.

Interest due, \$1,406.22; accrued, \$3,456 10.....	4,862 32
Agents' balances and premiums uncollected, viz.:—	
Fire net (\$368 53 on business prior to Oct. 1, 1917).....	\$ 19,909 22
Accident (\$778.38 on business prior to Oct. 1, 1917).....	8,222 84
Automobile, including Fire Risk.....	1,174 21
Automobile, excluding Fire Risk (\$212.86 on business prior to Oct. 1, 1917).....	2,672 42
Burglary (\$38 05 on business prior to Oct. 1, 1917).....	510 78
Employers' Liability (\$5,339.83 on business prior to Oct. 1, 1917).....	29,933 77
Guarantee (\$68 20 on business prior to Oct. 1, 1917).....	134 83
Plate Glass (\$460 31 on business prior to Oct. 1, 1917).....	3,573 96
Sickness (\$579 31 on business prior to Oct. 1, 1917).....	4,715 88
Total.....	\$ 70,847 91
Less commission.....	16,716 51
Net amount of agents' balances and premiums uncollected.....	54,131 40
Total assets.....	\$ 587,251 46

## LIABILITIES.

## (1) Liabilities in Canada.

Net amount of fire claims, adjusted and unpaid.....	\$ 1,811 55
Net amount of fire claims, unadjusted.....	1,370 70
Net amount of accident claims, adjusted and unpaid.....	9,316 78
Net amount of accident claims, resisted, in suit (accrued prior to 1917).....	1,500 00
Net amount of automobile (including fire risk) claims, adjusted and unpaid.....	320 00
Net amount of automobile (excluding fire risk) claims, adjusted and unpaid.....	\$ 7,115 00
Net amount of automobile, (excluding fire risk) claims, resisted in suit.....	4,200 00
Total net amount of automobile, (excluding fire risk) claims unsettled (\$3,600 accrued in previous years).....	11,315 00

8 GEORGE V, A. 1918

## THE CANADA ACCIDENT—Continued.

## LIABILITIES—Concluded.

## (1) Liabilities in Canada—Concluded.

Net amount of employers' liability claims, adjusted and unpaid (\$21,220 accrued prior to 1917).....	\$ 61,887 85	
Net amount of guarantee claims, adjusted and unpaid .....	3,000 00	
Net amount of plate glass claims, adjusted and unpaid (\$25 accrued prior to 1917).....	27,904 14	
Net amount of sickness claims, adjusted and unpaid .....	3,870 28	
Total net amount of unsettled claims.....	\$ 122,296 30	
Present value of liability claims payable by instalments not yet due.....	2,500 00	
Reserve of unearned premiums, viz.:—		
Fire.....	\$ 27,702 77	
Accident.....	19,588 21	
Automobile (including fire risk).....	2,128 81	
Automobile (excluding fire risk) .....	12,731 61	
Burglary.....	1,124 42	
Employers' liability.....	18,112 86	
Guarantee.....	1,422 60	
Plate Glass.....	17,386 69	
Sickness.....	8,653 80	
Total reserve, \$108,851.77; carried out at 80 per cent.....		87,081 42
Due and accrued for taxes.....		2,500 00
Reserve on unlicensed fire reinsurance, unsecured.....		7,459 49
Amount held to credit of unlicensed reinsurers (fire).....		18,294 69
Due reinsurance companies.....		3,440 28
Total liabilities in Canada .....	\$ 243,572 18	
(2) Liabilities in Other Countries.		
Reserve on unearned premiums, fire, \$298 43; carried out at 80 per cent.....		238 74
Total liabilities in all countries (except capital).....	\$ 243,810 92	
Excess of assets over liabilities .....	\$ 343,440 54	
Capital stock paid in cash.....	43,320 00	
Surplus over liabilities and capital.....	\$ 300,120 54	

## INCOME.

Premiums.	Class of Business.				
	Fire.		Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).
	In Canada.	In other Countries.	In Canada.	In Canada.	In Canada.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	109,898 24	910 54	43,404 49	4,477 56	27,387 19
Less reinsurance.....	51,616 14	90 56	2,683 02	422 28	300 00
Less return premiums.....	24,752 33	62 20			
Total deduction.....	76,368 47	152 76			
Net cash received.....	33,529 77	757 78	40,721 47	4,055 28	27,087 19

## SESSIONAL PAPER No. 8

THE CANADA ACCIDENT—*Continued.*INCOME—*Concluded.*

Premiums.	Class of Business.				
	Burglary.	Employers' Liability.	Guarantee.	Plate Glass.	Sickness.
	In Canada.	In Canada.	In Canada.	In Canada.	In Canada.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	2,284 70	186,274 58	3,101 24	18,000 01	17,261 91
Less reinsurance.....	387 79	20,515 61	1,024 00		619 50
Net cash received.....	1,896 91	165,758 97	2,077 24	18,000 01	16,642 41

Net cash received for premiums for all classes of business in all countries.....\$ 310,527 03  
 Cash received for interest on investments.....24,142 18

Total income.....\$ 334,669 21

## EXPENDITURE.

Claims.	Class of Business.			
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	5,598 23			
Deduct reinsurances.....	3,012 70			
Net payment for claims occurring in previous years.....	2,585 53	3,163 01		2,350 57
Paid for claims occurring during the year.....	20,740 49	14,250 87	297 94	7,821 21
Less reinsurance.....	7,838 64	138 39		
Net payment for said claims.....	12,901 85	14,112 48		
Total net payment for claims.....	15,487 38	17,275 49	297 94	10,171 78

8 GEORGE V, A. 1918

## THE CANADA ACCIDENT—Continued.

## EXPENDITURE—Concluded.

Claims.	Class of Business.				
	Burglary.	Employers' Liability.	Guarantee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous year.....		64,889 48	215 50	1,175 59	2,964 65
Paid for claims occurring during the year.....	1,306 25	55,865 68	113 97	10,263 26	6,110 08
Less reinsurance.....		1,462 57			96 41
Net payment for said claims.....		54,403 11			6,013 67
Total net payment for claims.....	1,306 25	119,292 59	329 47	11,438 85	8,978 32
Total net payments for claims for all classes of business.....					
					\$ 184,578 07
Paid for dividends.....					4,332 00
Commission and brokerage, fire, \$6,092.72; other, \$59,206.64.....					65,299 36
Taxes, fire, \$2,244.68; other, \$7,945.23.....					10,189 91
Salaries, fees and travelling expenses, fire—Salaries, head office officials, \$6,342.75; inspectors, \$466 60; travelling expenses, officials, \$65 50.....					6,874 85
Salaries, fees and travelling expenses, other—Salaries, head office, \$18,605.55; Fees—directors, \$1,700; auditors and pay roll audit, \$556.26; travelling expenses, \$3,127.54.....					23,989 35
Miscellaneous expenditure, fire, viz.:—Advertising, \$1.22; legal expenses, \$510; maps and plans, \$338.71; postage, telegrams, telephones and express, \$514.42; printing and stationery, \$638.81; underwriters' boards, associations, etc., \$969.95; charges, \$584.09.....					3,557 20
Miscellaneous expenditure, other, viz.:—Advertising, \$1,002.46; furniture and fixtures, \$107.52; elevator inspections, \$801.95; legal expenses, \$889.50; postage, telegrams, telephones and express, \$1,728.22; printing and stationery, \$3,775.47; rent and light, \$2,091.65; association fees, etc., \$1,148.73; general expenses, \$3,622.19; Manitoba W.C. Board, administration expenses, \$1,677.71; bad debts, \$788.93.....					17,634 33
Total expenditure.....					\$ 316,455 07

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1916.....	\$ 513,390 94
Amount of income as above.....	334,669 21
Total.....	\$ 848,060 15
Amount of expenditure as above.....	316,455 07
Balance, net ledger assets, December 31, 1917 (\$549,899.77 less \$18,294.69 ledger liability).....	\$ 531,605 08

## STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 48,801 38
Amount of commission thereon.....	12,200 35
Amount of losses recovered from said companies.....	10,018 33
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$23,734.31; carried out at 80 per cent.....	18,987 45
Amount of losses due and recoverable from such companies.....	6,766 73
Amount of cash or other securities held as security for recovery of losses.....	18,294 69

## SESSIONAL PAPER No. 8

THE CANADA ACCIDENT—*Continued.*

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Fire.					
	In Canada.		In other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916	2,977,914	35,110 11	57,749	725 96	3,035,663	35,836 07
Taken in 1917, new and re- newed.....	12,799,093	115,909 49	75,640	785 44	12,874,733	116,694 93
Totals.....	15,777,007	151,019 60	133,389	1,511 40	15,910,396	152,531 00
Less ceased.....	5,367,951	56,438 99	70,948	837 80	5,438,899	57,276 79
Gross in force at end of 1917	10,409,056	94,580 61	62,441	673 60	10,471,497	95,254 21
Less reinsured.....	5,435,447	47,727 81	7,250	76 74	5,442,697	47,804 55
Net in force at end of 1917..	4,973,609	46,852 80	55,191	596 86	5,028,800	47,449 66

Risks and Premiums.	Class of Business.					
	Accident.		Automobile (including Fire Risk).		Automobile (excluding Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916	9,239,298	36,782 97			4,100,000	31,421 10
Taken in 1917, new and re- newed.....	16,809,849	54,431 18	620,570	6,285 20	6,195,000	40,927 49
Totals.....	26,049,147	91,214 15			10,295,000	72,348 59
Less ceased.....	15,569,998	49,939 87	116,000	1,109 31	4,436,000	46,585 37
Gross in force at end of 1917	10,479,149	41,274 28	504,570	5,085 89	5,859,000	25,763 22
Less reinsured.....	363,366	2,097 87	79,540	828 27	20,000	300 00
Net in force at end of 1917..	10,115,783	39,176 41	425,030	4,257 62	5,839,000	25,463 22

Risks and Premiums.	Class of Business.					
	Burglary.		Employers' Liability.		Guarantee.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916	128,183	1,067 82	4,700,000	50,707 56	889,668	5,939 90
Taken in 1917, new and re- newed.....	375,650	3,353 00	3,965,000	216,941 61	977,778	4,392 33
Totals.....	503,833	4,420 82	8,665,000	267,649 17	1,867,446	10,332 23
Less ceased.....	185,483	1,768 87	5,338,900	227,268 58	978,626	6,650 52
Gross in force at end of 1917	318,350	2,651 95	3,326,100	40,380 59	888,820	3,681 71
Less reinsured.....	58,767	469 61	108,500	3,931 00	184,500	836 50
Net in force at end of 1917..	259,583	2,182 34	3,217,600	36,449 59	704,320	2,845 21

8 GEORGE V, A. 1918

THE CANADA ACCIDENT—*Continued.*SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.	
	Plate Glass.	Sickness.
	Premiums.	Premiums.
	\$ cts.	\$ cts.
Gross in force at end of 1916.....	35,986 34	13,712 56
Taken in 1917, new and renewed.....	29,726 10	23,354 95
Totals.....	65,712 44	37,067 51
Less ceased.....	32,587 51	19,034 14
Gross in force at end of 1917.....	33,124 93	18,033 37
Less reinsured.....		725 77
Net in force at end of 1917.....	33,124 93	17,307 60

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

*On deposit with Receiver General.*

	Par value.	Book value.	Market value.
Dom. of Canada War Loan, 1925, 5 p.c.....	\$ 11,000 00	\$ 10,654 05	\$ 10,890 00
<i>Governments—</i>			
Prov. of Manitoba, 1947, 4 p.c.....	6,000 00	5,490 00	4,920 00
Prov. of New Brunswick, 1938, 3 p.c.....	9,733 33	7,692 00	7,202 00
Prov. of New Brunswick, 1921, 4 p.c.....	5,000 00	4,850 00	4,800 00
<i>Cities—</i>			
Fort William, 1933, 5 p.c.....	15,000 00	14,550 00	14,100 00
Montreal, (St. Henri), 1951, 4½ p.c.....	8,000 00	7,840 00	7,200 00
Montreal (St. Louis), 1937, 4 p.c.....	10,000 00	9,125 00	8,600 00
Montreal (St. Louis), 1929, 4½ p.c.....	5,000 00	4,925 00	4,700 00
Montreal (St. Paul), 1949, 4½ p.c.....	13,000 00	12,675 00	11,570 00
Montreal (St. Paul), 1950, 4½ p.c.....	25,000 00	24,375 00	22,250 00
Winnipeg, 1938, 4 p.c.....	15,000 00	13,500 00	12,750 00
<i>Towns—</i>			
St. Lambert, Que., 1954, 5½ p.c.....	30,000 00	30,505 00	30,000 00
Whitby, 1918, 5 p.c.....	105 62	102 60	105 62
<i>Schools—</i>			
School Com'rs. of St. Edouard of Fraserville, 1940, 5 p.c.....	23,000 00	21,390 00	20,010 00
Westmount, Que., 1952, 5 p.c.....	6,000 00	5,880 00	5,880 00
Total on deposit with Receiver General.....	\$ 181,838 95	\$ 173,453 65	\$ 164,977 62

*Held by the Company.*

<i>Governments—</i>			
Dom. of Can. inscribed stock, 1909/1934, 3½ p.c.....	37,960 00	34,164 00	30,748 00
Dom. of Canada War Loan, 1925, 5 p.c.....	14,000 00	13,559 70	13,860 00
Dom. of Canada War Loan, 1931, 5 p.c.....	25,000 00	24,375 00	24,750 00
<i>Cities—</i>			
Lachine, 1940, 4 p.c.....	6,000 00	4,980 00	4,860 00
Lachine, 1952, 4½ p.c.....	15,000 00	13,162 00	12,750 00
Montreal West, 1954, 5 p.c.....	6,000 00	5,340 00	5,640 00
Stratford, 1936, 4 p.c.....	8,000 00	6,880 00	6,880 00
Sydney, N.S., 1932, 4 p.c.....	5,000 00	4,400 00	4,250 00
Three Rivers, 1956, 4½ p.c.....	15,000 00	13,125 00	12,600 00
Three Rivers, 1958, 4½ p.c.....	12,000 00	10,440 00	10,080 00
Vancouver, 1939, 3½ p.c.....	4,000 00	3,210 00	2,920 00
Winnipeg, 1935, 3½ p.c.....	2,000 00	1,680 00	1,600 00
<i>Towns—</i>			
Maisonneuve, 1946, 4½ p.c.....	5,000 00	4,575 00	4,150 00
Valleyfield, 1926, 4 p.c.....	5,000 00	4,350 00	4,400 00
Vaudreuil, 1929, 4½ p.c.....	5,000 00	4,350 00	4,350 00
Verdun, 1929, 4 p.c.....	2,000 00	1,760 00	1,740 00
Verdun, 1939, 5 p.c.....	5,000 00	4,912 00	4,750 00



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THE CANADA ACCIDENT—*Concluded.*SCHEDULE A.—*Concluded.*Bonds and debentures owned by the Company, viz.:—*Concluded.*

<i>District—</i>			
Dewdney, Dyking, 1930, 6 p.c.....	15,000 00	15,000 00	14,550 00
<i>Parochial Loan—</i>			
Parish Tres St. Redempteur, 1918 to 1945, 5 p.c.....	7,015 97	4,878 51	6,244 21
<i>Schools—</i>			
Municipality of Dorval, R.C., 1932, 5 p.c.....	15,000 00	13,500 00	13,650 00
Hintonburg, R.C., 1922, 5 p.c.....	2,500 00	2,500 00	2,425 00
Longue Pointe R.C., 1951, 5 p.c.....	5,000 00	4,800 00	4,400 00
Longue Pointe, 1952, 5 p.c.....	10,000 00	9,600 00	8,800 00
Municipality of Maisonneuve, 1937, 5 p.c.....	10,000 00	9,650 00	9,000 00
Montreal (St. Henri) R.C., 1949, 4½ p.c.....	11,000 00	9,680 00	9,350 00
Montreal (Youville), 1952, 5 p.c.....	10,000 00	9,500 00	8,900 00
St. Edouard de Fraserville, 1940, 5 p.c.....	3,000 00	2,790 00	2,610 00
Municipality of St. Georges (Montreal) R.C., 1960, 4½ p.c.....	20,000 00	17,400 00	15,600 00
St. Gregoire Le Thaumaturge, 1950, 4½ p.c.....	20,000 00	17,600 00	16,200 00
St. Laurent, 1951, 5 p.c.....	5,000 00	4,750 00	4,300 00
Sherbrooke, R.C., 1942, 5 p.c.....	5,000 00	4,725 00	4,650 00
Westmount, 1949, 5 p.c.....	6,000 00	5,880 00	5,880 00
Westmount, 1951, 5 p.c.....	6,000 00	5,880 00	5,880 00
<i>Railway—</i>			
Can. Nor. Ry. 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c.....	12,166 66	10,950 00	10,463 00
<i>Miscellaneous—</i>			
Windsor Hotel Co., 1931, 4½ p.c.....	5,000 00	4,900 00	4,350 00
Total par, book and market values.....	<u>\$ 521,481 58</u>	<u>\$ 482,699 86</u>	<u>\$ 462,557 83</u>

## SCHEDULE B.

Stock owned by the Company, viz.:—

100 shares Molsons Bank stock.....	<u>\$ 10,000 00</u>	<u>\$ 19,400 00</u>	<u>\$ 17,900 00</u>
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# THE CANADA NATIONAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—J. H. G. RUSSELL.

Vice-Presidents—F. H. ALEXANDER and D. E. SPRAGUE.

Managing-Director—W. T. ALEXANDER.

Principal Office—Winnipeg, Man.

(Incorporated April 7, 1909, by an Act of the Parliament of Canada, 8-9 Edward VII, Chapter 60.  
Dominion license issued July 31, 1911.)

## CAPITAL.

Amount of joint stock or guaranteed capital authorized.....	\$ 3,000,000 00
Amount subscribed.....	2,050,400 00
Amount paid thereon in cash.....	1,762,048 65
Amount of premium on capital paid in by stockholders since organization.....	306,360 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate held by the company (Head office building, \$163,752.07; various other properties, \$141,540.56).....	\$ 305,292 63
*Loans secured by mortgages, first liens.....	1,453,980 75
Book value of debentures owned (For details, see Schedule A.).....	77,691 37
Book value of stock (For details, see Schedule B.).....	83,477 23
Cash at head office.....	11,638 10
Cash in banks, viz.:—	
Royal Bank of Canada.....	\$ 11,184 85
Northern Crown Bank.....	42,414 90
Imperial Bank of Canada.....	158,249 31
Total cash in banks.....	211,849 06
Total ledger assets.....	\$ 2,143,929 14
Deduct market value of stock under book value.....	45,287 23
	\$ 2,098,641 91

## OTHER ASSETS.

Interest due, \$145,454.29; accrued, \$29,538.67.....	174,992 06
Agents' balances and premiums uncollected (\$554.60 was on business prior to Oct. 1, 1917). ..	40,899 43
Bills receivable held by the company.....	8,758 77
Maps and plans, \$12,072.50; furniture and fixtures, \$6,981.34.....	19,053 84
Total assets.....	\$ 2,342,346 91

\*Including \$250,000 guaranteed investment deposit with the Imperial Canadian Trust Co., repayable December 29, 1921, with interest at 6 per cent. The company states that mortgages of the Trust Co. to the amount of the deposit have been ear-marked for the Canada National Fire.

## SESSIONAL PAPER No. 8

## THE CANADA NATIONAL—Continued.

## LIABILITIES.

Net amount of claims, adjusted and unpaid.....	\$ 16,492 00
Reserve of unearned premiums, \$155,657.40; carried out at 80 per cent.....	124,525 92
Dividends declared but not yet due.....	105,193 59
Due for reinsurance premiums.....	7,827 96
Taxes due and accrued.....	1,800 00
Held in trust for reinsurance against unexpired risks.....	50,777 61
Contingent reserve fund.....	75,000 00
Total liabilities.....	\$ 387,617 08
Excess of assets over liabilities.....	\$ 1,954,729 83
Capital stock paid in cash.....	1,762,048 65
Surplus over liabilities and paid up capital.....	\$ 192,681 18

## INCOME.

Gross cash received for premiums.....	\$ 264,085 97
Deduct reinsurance, \$73,531.15; return premiums, \$41,134.35.....	114,665 50
Net cash received for premiums.....	\$ 149,420 47
Received for interest on investments and dividend on stock.....	109,012 78
Rents.....	2,881 18
Total.....	\$ 261,314 43
Received for calls on capital.....	53,887 93
Total income.....	\$ 315,202 36

## EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$ 16,442 78
Deduct reinsurances.....	1,839 72
Net amount paid for said claims.....	\$ 14,603 06
Amount paid for claims occurring during the year.....	\$ 80,623 26
Deduct reinsurances.....	34,987 63
Net amount paid for said claims.....	\$ 45,635 63
•	
Total net amount paid for claims.....	\$ 60,238 69
Amount of dividends paid during the year.....	99,235 90
Paid for commission or brokerage.....	26,898 24
Paid for salaries: Head office branches and inspectors, \$28,522.91; directors' fees, \$3,175; auditors' fees, \$750; travelling expenses, \$6,573.79.....	39,021 70
Paid for taxes.....	7,833 21
Miscellaneous expenditure, viz.: Advertising, \$4,383.86; maps and plans, \$1,057.08; postage, telegrams, telephones and express, \$2,388.76; printing and stationery, \$2,045 67; rents, \$5,376.27; legal expenses, \$1,619.12; underwriters' association fees, etc., \$3,020.91; sundries, \$1,870.29.....	21,761 96
Total expenditure.....	\$ 254,989 70

## SYNOPSIS OF LEDGER ACCOUNTS.

Balance of net ledger assets, December 31, 1916.....	\$ 2,026,938 87
Income as above.....	315,202 36
Total.....	\$ 2,342,141 23
Expenditure as above.....	254,989 70
Balance, net ledger assets, December 31, 1917 (\$2,143,929.14; less \$56,777.61 deposits).....	\$ 2,087,151 53

8 GEORGE V, A. 1918

THE CANADA NATIONAL—*Concluded.*STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT  
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$	66,141 46
Amount of commission thereon.....		18,188 90
Amount of losses recovered from said companies.....		34,940 49
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$46,636.13; carried out at 80 per cent.....		37,308 90
Amount of losses due and recoverable from such companies.....		11,931 00
Amount of reinsurance premiums payable to such companies.....		7,827 96
Amount of cash or other securities held as security for recovery of losses.....		56,777 61

## RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 31,304,548	\$ 445,925 72
Policies taken during the year.....	20,002,346	281,958 39
Total.....	\$ 51,306,894	\$ 727,884 11
Deduct terminated.....	20,230,164	296,279 75
Gross in force at end of year.....	\$ 31,076,730	\$ 431,604 36
Deduct reinsured.....	8,384,803	108,204 20
Net in force at December 31, 1917.....	\$ 22,691,927	\$ 323,400 16

## SCHEDULE A.

Debentures owned:—

	Par value.	Book value.	Market value.
Dom. of Canada War Loan, 1937, 5 p.c.....	\$ 55,000 00	\$ 52,691 37	\$ 52,691 37
Dom. of Canada Victory Loan, 1922, 5½ p.c. (10 p.c. of subscription).....	25,000 00	25,000 00	25,000 00
Total par, book and market values ..	\$ 80,000 00	\$ 77,691 37	\$ 77,691 37

## SCHEDULE B.

Stock owned and held by the Company:—

	Par value.	Book value.	Market value.
670 shares Great West Perm. Loan Co.....	\$ 67,000 00	\$ 83,477 23	\$ 38,190 00

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## THE CANADIAN FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—JAS. H. ASHDOWN.

Vice-President—R. T. RILEY.

Manager and Secretary—C. S. RILEY.

Head Office—Winnipeg.

(Incorporated by Act of the Legislature of the Province of Manitoba, chapter 53 of the statutes of 1887; amended by chapter 49 of the statutes of 1895. Incorporated by Act of the Parliament of the Dominion of Canada, 60-61 Victoria, chapter 76; amended in 1904 by 4 Edward VII, chapter 58. Dominion license issued September 1, 1897).

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 1,000,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate held by the company (Head office Building).....	\$ 120,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	704,716 28
Book value of bonds and debentures (For details, see Schedule A).....	529,817 60
Cash at head office and branches.....	15,908 37
Cash in banks, viz.:—	
Union Bank of Canada, Toronto.....	\$ 23,399 03
Union Bank of Canada, Calgary.....	13,697 51
Union Bank of Canada, Winnipeg.....	29,886 33
Northern Crown Bank, Winnipeg.....	18,226 73
Total cash in banks.....	85,209 60
Total ledger assets.....	\$ 1,455,651 85

## OTHER ASSETS.

Market value of bonds and debentures over book value.....	3,214 58
Interest accrued.....	2,299 71
Agents' balances and premiums uncollected (\$5,259.75 on business prior to Oct. 1, 1917)....	46,048 00
Balance of profit commission due from other companies.....	343 40
Plans, \$3,857.02; furniture and fixtures, \$4,738.93.....	8,595 95
Amount due for reinsurance losses.....	312 32
Total assets.....	\$ 1,516,465 81

## LIABILITIES.

## (1) Liabilities in Canada.

Total net amount of claims, adjusted and unpaid.....	\$ 23,499 54
Reserve of unearned premiums, \$266,796.99; carried out at 80 per cent.....	213,437 59
Taxes due and accrued.....	10,114 83
Reserve fund held in trust for reinsuring companies (including \$38,238.96 reinsurance premiums payable Canadian Indemnity Co.).....	54,027 33
Reinsurance premiums.....	6,887 73
*Employees' profit sharing fund (balance undistributed).....	9,992 01
Total liabilities in Canada.....	\$ 317,959 08

\*Total amount set apart for employees' profit sharing fund is \$7,219 72 of which \$3,904.86 was distributed and remainder set aside as liability.

8 GEORGE V, A. 1918

## THE CANADIAN FIRE—Continued.

## LIABILITIES—Concluded.

## (2) Liabilities in other Countries.

Reserve of unearned premiums, \$5,534.90; carried out at 80 per cent.....	\$ 4,427 92
Total liabilities in other countries.....	\$ 4,427 92
Total liabilities in all countries (except capital stock).....	\$ 322,387 00
Excess of assets over liabilities.....	\$ 1,194,078 81
Capital stock paid in cash.....	1,000,000 00
Surplus over liabilities and capital.....	\$ 194,078 81

## INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 460,592 18	\$ 20,921 92
Deduct reinsurances, \$123,425.33; return premiums, \$52,536.86...	168,737 73	7,224 46
Net cash received for premiums.....	\$ 291,854 45	\$ 13,697 46
Total net cash received for premiums in all countries.....		\$ 305,551 91
Received for interest on investments.....		59,230 19
Rents.....		2,317 38
Total.....		\$ 367,099 48
Increased capital.....		500,000 00
Total income.....		\$ 867,099 48

## EXPENDITURE.

	In Canada.	In other Countries.
Amount paid for claims occurring in previous years.....	\$ 12,085 10	\$ 775 38
Deduct reinsurances.....	3,681 44	
Net amount paid for said claims.....	\$ 8,403 66	
Amount paid for claims occurring during the year.....	\$ 140,456 38	\$ 2,338 71
Deduct reinsurances.....	45,986 94	770 64
Net amount paid for said claims.....	\$ 94,469 44	\$ 1,568 07
Total net amount paid for claims.....	\$ 102,873 10	\$ 2,343 45
Total net amount paid for claims in all countries.....		\$ 105,216 55
Amount of dividends paid stockholders (including \$500,000 stock bonus).....		560,000 00
Paid for commission or brokerage.....		17,705 48
Paid for salaries of officials, \$36,515.71; directors' fees, \$720; auditors' fees, \$600; travelling expenses (officials), \$4,064.85.....		41,900 56
Paid for taxes and war taxes.....		9,265 27
Miscellaneous expenditure, viz.: Advertising, \$1,009.38; printing and stationery, \$3,403.77; postage, telephones, express and telegrams, \$1,687.16; office charges, \$2,512.18; rent, \$9,037.50; board fees, \$4,207.41; agents' charges, \$711.03; office furniture and fixtures, \$640.82; maps and plans, \$713.92; share of profits paid to employees, \$6,904.86; uncollected accounts written off, \$137.84.....		30,965 87
Total expenditure.....		\$ 765,053 73

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916.....	\$ 1,299,578 77
Amount of cash income as above.....	867,099 48
Total.....	\$ 2,166,678 25
Amount of cash expenditure.....	765,053 73
Balance, net ledger assets, December 31, 1917 (\$1,455,651.85, less \$54,027.33 deposit).....	\$ 1,401,624 52

## SESSIONAL PAPER No. 8

## THE CANADIAN FIRE—Concluded.

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES  
NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$	73,645 17
Amount of commission thereon.....		20,338 77
Amount of losses recovered from said companies.....		37,101 51
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$47,798.70; carried out at 80 per cent.....		38,238 96
Amount of reinsurance premiums payable to such companies.....		5,177 80
Amount of cash or other security held as security for recovery of losses, etc.....		38,238 96

## SUMMARY OF RISKS AND PREMIUMS.

Fire Risks and Premiums.	In Canada.			In Other Countries.			Total in all Countries.		
	No.	Amount	Premiums	No.	Amount	Premiums	No.	Amount	Premiums
		\$	\$ cts		\$	\$ cts		\$	\$ cts.
Gross in force at end of 1916.....	29,265	43,697,181	630,187 60	1,385	1,360,660	14,627 48	30,653	45,057,841	644,815 08
Taken in 1917, new and renewed .....	16,815	32,286,662	465,952 50	1,354	1,579,205	18,884 92	18,169	33,865,867	484,837 42
Totals.....	46,083	75,983,843	1,096,140 10	2,739	2,939,865	33,512 40	48,822	78,923,708	1,129,652 70
Less ceased.....	16,689	29,239,453	426,264 50	1,473	1,537,560	16,629 78	18,162	30,777,013	442,894 28
Gross in force at end of 1917.....	29,394	46,744,390	669,875 60	1,266	1,402,305	16,882 62	30,660	48,146,695	686,758 22
Less reinsured.....	11,209,260	152,606 74			483,950	5,812 81		11,693,210	158,419 55
Net in force at end of 1917.....	29,394	35,535,130	517,268 86	1,266	918,355	11,069 81	32,660	36,453,485	528,338 67

## SCHEDULE A.

	Par value.	Book value.	Market value.
Bonds and debentures owned by the Company—			
Dominion of Canada War Loan, 1925, 5 p.c. . . . .	\$ 50,000 00	\$ 48,427 60	\$ 49,500 00
Dominion of Canada Victory Loan, 1937, 5½ p.c. . . . .	5,000 00	5,000 00	5,000 00
City—			
*Winnipeg, 1923, 4 p.c. . . . .	70,000 00	63,700 00	65,800 00
Miscellaneous—			
Canada Permanent Mortgage Corp., 1921, 4½ p.c. . . . .	20,000 00	20,000 00	20,000 00
Canada Permanent Mortgage Corp., 1922, 5 p.c. Home Investment Loan and Savings Co., 1918-1919, 5 p.c. . . . .	5,000 00	5,000 00	5,000 00
Huron and Erie L. and S. Co., 1921, 5 p.c. . . . .	20,000 00	20,000 00	20,000 00
Northern Mortgage Co., 5 p.c. . . . .	10,000 00	10,000 00	10,000 00
Schools—	350,000 00	350,000 00	350,000 00
Cloverleaf, 1918-1922, 6 p.c. . . . .	900 00	900 00	891 00
Cork Cliff, 1920, 6 p.c. . . . .	240 00	240 00	240 00
East St. Paul, 1918 to 1920, 6 p.c. . . . .	363 18	300 00	363 18
Franko, 1918 to 1920, 6 p.c. . . . .	300 00	300 00	300 00
Illinois, 1920, 5½ p.c. . . . .	450 00	450 00	445 50
Jeffrey, 1918-1922, 6 p.c. . . . .	750 00	750 00	742 50
Kupczanako, 1918-1920, 6 p.c. . . . .	300 00	300 00	300 00
Nord, 1918-1919, 6 p.c. . . . .	200 00	200 00	200 00
Seaforth, 1918-1923, 6 p.c. . . . .	900 00	900 00	900 00
Skala, 1918-1920, 6 p.c. . . . .	300 00	300 00	300 00
Slowo, 1918-1920, 6 p.c. . . . .	300 00	300 00	300 00
Snowflake, 1918-1931, 6 p.c. . . . .	700 00		
Snowflake, 1932, 6 p.c. . . . .	2,050 00	2,750 00	2,750 00
Total par, book and market values. . . . .	\$ 537,753 18	\$ 529,817 60	\$ 533,032 18

\*On deposit with Receiver General.

## CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

*(Formerly the Subscribers to the Lumbermen's Fire Indemnity Contract).*

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chief Agent—E. D. HARDY.

Principal Office—Ottawa.

(Formed by lumbermen in the Provinces of Ontario and Quebec in 1915 and licensed May 28, 1915.  
Licensed under the provisions of Section 4 of the *Insurance Act*, 1917, for the transaction of insurance among the subscribers in respect of property situated in the said provinces.)

## ASSETS.

Debentures owned, viz.:—

	Par value.	Book value.	Market value.
*Dom. of Canada War Loan, 1925, 5 p.c.....	\$ 20,000 00	\$ 19,800 00	\$ 19,800 00
Dom. of Canada War Loan, 1925, 5 p.c.....	5,000 00	4,950 00	4,950 00
Dom. of Canada War Loan, 1931, 5 p.c.....	1,000 00	990 00	990 00
Dom. of Canada War Loan, 1937, 5 p.c.....	7,000 00	6,766 69	6,766 69
Dom. of Canada Victory Loan, 1937, 5½ p.c....	2,000 00	1,982 16	1,982 16
Total par, book and market values...	\$ 35,000 00	\$ 34,488 85	\$ 34,488 85
Carried out at book value.....			\$ 34,488 85
Cash in Bank of Ottawa, Ottawa.....			1,410 38
Total ledger assets.....			\$ 35,899 23

## OTHER ASSETS.

Interest accrued.....	82 87
Agents' balances and premiums uncollected.....	4,852 93
Total assets.....	\$ 40,835 03

## LIABILITIES.

Deposit to cover liability of unlicensed reinsurers.....	\$ 9,902 16
Taxes due and accrued.....	176 97
Due for reinsurance.....	5,483 53
Auditor's fees.....	40 00
Attorney Company, commissions and premiums.....	2,042 96
Net profits at credit of subscribers.....	3,189 41
Total liabilities.....	\$ 20,835 03
Surplus of assets over liabilities.....	\$ 20,000 00

## INCOME.

Gross cash received for premiums.....	\$ 29,289 19
Deduct reinsurance, \$21,672.96; and return premiums, \$3,039.09.....	24,712 05
Net cash received for premiums.....	\$ 4,577 14
Received for interest on investments.....	125 00
Cash dividends received from reinsurance companies.....	820 18
Total income.....	\$ 5,522 32

\*On deposit with Receiver General.



## SESSIONAL PAPER No. 8

CANADIAN LUMBERMEN'S—*Concluded.*

## EXPENDITURE.

Amount paid for losses occurring during the year.....	\$ 24,723 11
Deduct reinsurance.....	24,723 11
Commission (Attorney Company).....	\$ 2,699 64
Auditor's fees.....	40 00
Taxes.....	645 01
Miscellaneous expenditure, viz.:—Guarantee bond furnished by attorney, \$40; profits paid subscribers under terminated contracts, \$28.95.....	68 95
Total expenditure.....	\$ 3,453 60

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916.....	\$ 23,928 35
Amount of cash income as above.....	5,522 32
Total.....	\$ 29,450 67
Amount of expenditure as above.....	3,453 60
Balance of net ledger assets, December 31, 1917 (\$35,899.23 less \$9,902.16 ledger liability.)..	\$ 25,997 97

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT  
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies .....	18,513 82
Commission and dividends thereon, \$967.78; losses recovered, \$17,929.49.....	18,897 27
Reserve of unearned premiums, \$11,594.22; carried out at 80 per cent.....	9,275 37
Amount of reinsurance premiums payable to such companies.....	4,973 12
Amount of cash or other securities held as security for recovery of losses, etc.....	11,433 39

Risk and Premiums.	Class of Business.	
	Fire.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at December 31, 1916.....	881,755	17,626 78
Taken in 1917, new and renewed.....	1,421,755	32,316 26
Totals.....	2,303,510	49,943 04
Less ceased.....	1,029,060	21,132 29
Gross in force at December 31, 1917.....	1,274,450	28,810 75
Less reinsured.....	1,274,450	28,810 75
Net in force at December 31, 1917.....	None.	None.

## THE CENTURY INSURANCE COMPANY, LIMITED.

\*STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—J. CAMPBELL LORIMER.

Secretary—JNO. R. LITTLE.

Principal Office—Edinburgh, Scotland.

Chief Agent in Canada—T. W. GREER.

Head Office in Canada—Vancouver, B.C.

(Incorporated. 1883, Dominion license issued December 12, 1917.)

### CAPITAL.

Amount of joint stock capital authorized, subscribed £315,000.....	\$ 1,533,000 00
Amount paid in cash, £35,000.....	170,333 33

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bond on deposit with Receiver General, viz:—

	Par value.	Market value
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	\$ 50,000 00	\$ 50,000 00
Carried out at market value .....		\$ 50,000 00

#### *Other Assets in Canada.*

Cash at Head Office in Canada.....	1,324 19
Cash in banks, viz:—	
Home Bank of Canada, Toronto.....	\$ 5,727 68
Canadian Bank of Commerce, Vancouver.....	4,946 52
Total cash in banks.....	10,674 20
Agents' balances and premiums uncollected (\$42.07 on business prior to Oct. 1, 1917).....	12,349 11
Office furniture and plans.....	1,105 54
Deposit with Western Grain Association.....	1,000 00
Adjustment expenses, receivable.....	31 43
Total assets in Canada.....	\$ 76,484 47

### LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 21,607 77
Reserve of unearned premiums, \$50,859.15; carried out at 80 per cent.....	40,687 32
Reinsurance and return premiums.....	4,211 80
Taxes due and accrued.....	1,100 00
Due to Pacific Coast Fire Insurance Company for commissions.....	7,710 54
Total liabilities in Canada.....	\$ 75,317 43

### INCOME IN CANADA.

Gross cash received for premiums.....	\$ 119,318 58
Deduct reinsurances, \$12,685.62; return premiums, \$20,185.12.....	32,870 74
Net cash received for said premiums.....	\$ 86,447 84
Received for interest on investments.....	162 02
Total income in Canada.....	\$ 86,609 86

\*This statement here given includes the entire business transacted during 1917.

## SESSIONAL PAPER No. 8

THE CENTURY INSURANCE COMPANY—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 8,066 83	
Deduct reinsurances.....	2,369 02	
Net amount paid for said claims.....	\$ 5,697 81	
Net amount paid for claims occurring during the year.....	\$ 52,609 86	
Deduct reinsurances.....	3,970 23	
Net amount paid for said claims.....	\$ 48,639 63	
Total net amount paid for claims.....	\$	54,337 44
Paid for commission or brokerage.....		25,806 14
Taxes.....		2,200 32
Miscellaneous expenditure: Maps and plans, \$5.75; printing and stationery, \$546.38; underwriters' boards, tariff associations, etc., \$1,294.87; adjustment expenses, \$876.06.....		2,723 06
Total expenditure in Canada.....	\$	85,066 96

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at December 31, 1916.....	\$ 6,919,412	\$ 84,310 60
Taken during the year, new and renewed.....	12,138,754	120,725 84
Total.....	\$ 19,058,166	\$ 205,036 44
Deduct terminated.....	8,390,394	84,235 54
Gross in force at end of year.....	\$ 10,667,772	\$ 120,800 90
Deduct reinsured.....	1,467,464	20,832 15
Net in force at December 31, 1917.....	\$ 9,200,308	\$ 99,968 75

(For General Business Statement, see Appendix.)

8 GEORGE V, A. 1918

## CITIZENS' INSURANCE COMPANY OF MISSOURI.

\*STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—CHAS. E. CHASE.

Secretary—P. O. CROCKER.

Principal Office—St. Louis, Mo.

Chief Agent in Canada—D. E. BROWN.

Head Office in Canada—Vancouver, B.C.

(Incorporated, 1837. Dominion license issued, December 4, 1917.)

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

	Par value.	Market value.
Dominion of Canada Victory Loan, 1927, 5½ p.c.....	\$ 25,000 00	\$ 25,000 00
Carried out at market value.....		\$ 25,000 00
<i>Other assets in Canada.</i>		
Agents' balances and premiums uncollected.....		2,156 68
Total assets in Canada.....	\$	27,156 68

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$	2 65
Net amount of claims, unadjusted.....		5 00
Total net amount of unsettled claims.....	\$	7 65
Taxes, due and accrued.....		256 33
Return premiums, \$534.06; reinsurance—\$86.29.....		447 77
Total liabilities in Canada.....	\$	711 75

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	16,237 42
Deduct reinsurances, \$3,188.96; return premiums, \$3,100.94.....		6,289 90
Total net cash received for premiums.....	\$	9,947 52
Total income in Canada.....	\$	9,947 52

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$	26 30
Amount paid for claims occurring during the year.....	\$	681 86
Deduct reinsurances.....		8 58
Net amount paid for claims occurring during the year.....	\$	673 28
Total net amount paid for claims.....	\$	699 58
Paid for commission or brokerage.....		2,868 01
Paid for taxes.....		261 95
Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, \$56.78; underwriters' boards, tariff associations, etc., \$81.60; adjusting expense, \$17.62; Registering Power Attorney, \$2.....		158 00
Total expenditure in Canada.....	\$	3,987 54

\*This statement here given includes the entire business transacted during 1917

SESSIONAL PAPER No. 8

THE CITIZENS'—*Concluded.*

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Taken in 1917, new and renewed.....	\$ 1,284,830	\$ 18,259 69
Less ceased.....	173,367	2,062 88
Gross and net in force at end of 1917.....	<u>\$ 1,111,463</u>	<u>\$ 16,196 81</u>

*(For General Business Statement, see Appendix.)*

## COLUMBIA INSURANCE COMPANY.

\*STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—GEORGE F. CRANE.

Secretary—F. H. CANTY.

Principal Office—Jersey City, N.J.

Chief Agent in Canada—R. Mac.D. PATERSON.

Head Office in Canada—Montreal.

(Incorporated, 1901. Dominion license issued, October 11, 1917.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 400,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Dominion of Canada War Loan, 1925, 5 p.c.....	\$ 10,000 00	\$ 9,900 00
Dominion of Canada War Loan, 1931, 5 p.c.....	5,000 00	4,950 00
Dominion of Canada War Loan, 1937, 5 p.c.....	12,000 00	11,520 00
Province of Ontario, 1926, 3½ p.c.....	10,000 00	9,100 00

<i>Cities—</i>		
Moosejaw, 1933, 5 p.c.....	10,000 00	9,200 00
North Bay, 1932, 5 p.c.....	1,000 00	950 00
North Bay, 1933, 5 p.c.....	3,000 00	2,850 00
North Bay, 1935, 5 p.c.....	1,000 00	940 00
North Bay, 1936, 5 p.c.....	3,000 00	2,820 00
North Bay, 1937, 5 p.c.....	1,000 00	940 00
North Bay, 1942, 5 p.c.....	1,000 00	930 00
St. Boniface, 1931, 5 p.c.....	486 67	457 47
St. Boniface, 1943, 5 p.c.....	10,000 00	9,200 00

<i>Town—</i>		
LePas, (g'teed by Prov. of Man.), 1933, 5 p.c.....	10,000 00	9,400 00

Total par, book and market values.....	\$ 77,486 67	\$ 73,157 47
Cash on deposit.....	10,000 00	10,000 00

Total on deposit with Receiver General.....	\$ 87,486 67	\$ 83,157 47
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Carried out at market value.....\$ 83,157 47

*Other Assets in Canada.*

Cash in Sterling Bank of Canada, Toronto.....	10,000 00
Interest accrued.....	1,402 44
Agents' balances and premiums uncollected.....	5,445 32
Total assets in Canada.....	\$ 100,005 23

\*This statement here given includes the entire business transacted during 1917.

## SESSIONAL PAPER No. 8

## COLUMBIA—Continued.

## LIABILITIES IN CANADA.

Net amount of Automobile (including Fire Risk) claims, unadjusted.....	\$ 4,247 00	
Net amount of Inland Transportation claims, unadjusted.....	750 00	
Total net amount of unsettled claims .....		\$ 4,997 00
Total reserve of unearned premiums, viz.:—		
Automobile (including Fire Risk).....	\$ 19,433 22	
Inland Transportation.....	339 16	
Total, \$19,772.38; carried out at 80 p.c.....		15,817 90
Taxes due and accrued.....		1,000 00
Total liabilities in Canada.....		\$ 21,814 90

## INCOME IN CANADA.

Premiums.	Automobile (including Fire Risk.)	Inland Trans- portation.
	\$ cts.	\$ cts.
Gross cash received.....	58,571 26	8,710 75
Less reinsurance.....	9,893 21	1,944 06
Less return premiums.....	7,594 84	1,219 61
Total deduction.....	17,488 05	3,163 67
Net cash received.....	41,083 21	5,547 08
Net cash received for premiums for all classes of business.....		\$ 46,630 29
Total income in Canada.....		\$ 46,630 29

## EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Automobile (including Fire Risk)	Inland Trans- portation.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	975 00	
Paid for claims occurring during the year.....	10,661 83	3,939 81
Total net payment for claims.....	11,636 83	3,939 81
Total net payments for claims for all classes of business.....		\$ 15,576 64
Commission and brokerage, other.....		14,885 41
Salaries, fees and charges of official, other.....		1,170 85
Miscellaneous expenditure:—Other, viz.: Advertising, \$40; postage, telegrams, telephones and express, \$381.13; printing and stationery, \$444.40; underwriters' boards, associations, etc., \$521.43; exchange, \$21.45; licenses, fees, etc., \$205; travelling expenses of agents, etc., \$435.....		2,048 41
Total expenditure in Canada.....		\$ 33,681 31

COLUMBIA—*Concluded.*

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Automobile (including Fire Risk.)		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	1,475,480	29,478 80	3,416,925	13,243 61
Taken in 1917, new and renewed.....	2,954,565	57,060 91	1,820,730	6,805 86
Totals.....	4,430,045	86,539 71	5,237,655	20,049 47
Less ceased.....	1,976,915	37,780 06	4,625,820	17,766 25
Gross in force at end of 1917.....	2,453,130	48,759 65	611,835	2,283 22
Less reinsured.....	496,925	9,893 21	525,970	1,944 06
Net in force at end of 1917.....	1,956,205	38,866 44	85,865	339 16

(For General Business Statement, see Appendix.)



SESSIONAL PAPER No. 8

## COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—WARRINGTON LAING.

Secretary—HENRY MANN.

Principal Office—London, Eng.

Chief Agent in Canada—JAS. MCGREGOR.

Head Office in Canada—Montreal.

(Established September 28, 1861. Commenced business in Canada, September 11, 1863.)

## CAPITAL.

Amount of capital authorized and subscribed.....	£2,950,000 stg.	\$14,356,666 66
Amount paid thereon in cash.....	295,000 stg.	1,435,666 66

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General. ( <i>For details, see Schedule A</i> ).....	\$	867,648 05
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*Other Assets in Canada.*

Value of real estate, office building, 232-6 St. James St., Montreal.....	325,000 00
Amount secured by way of loan on Standard Trust Co., Mortgage.....	20,000 00
Due by Palatine Insurance Co., acct., proportion of expenses.....	3,003 39
Cash on hand at head office in Canada.....	40 63
Cash in banks, viz.—	
Bank of British North America, Montreal.....	\$ 9,991 48
Bank of British North America, Winnipeg.....	16,558 45
Bank of British North America, Vancouver.....	16,936 46
Union Bank of Canada, Montreal.....	39,228 86
Union Bank of Canada, Montreal (Building Account).....	8,263 44
Market and Fulton National Bank, New York.....	19,136 40

Total cash in banks.....	110,115 09
On deposit with Western Canada Grain Association.....	1,000 00
Agents' balances and premiums uncollected (\$22,884.59 was on business issued prior to Oct. 1, 1917).....	167,575 98
Rents due, \$462.50; accrued, \$6,674.37.....	7,136 87
Office furniture and plans.....	7,500 00

Total assets in Canada.....	\$ 1,509,020 01
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## LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 124,906 24
Reserve of unearned premiums, \$775,953.27; carried out at 80 per cent.....	620,762 62
Taxes due and accrued.....	24,235 15
Reinsurance premiums due.....	1,344 79

Total liabilities in Canada.....	\$ 771,248 80
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## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 1,504,701 59
Deduct reinsurances, \$221,004.06; return premiums, \$248,087.41.....	469,091 47
Net cash received for premiums.....	\$ 1,035,610 12
Received for interest on investments.....	39,291 32
Received for rents.....	18,181 88
Total income in Canada.....	\$ 1,093,083 32

8 GEORGE V, A. 1918

COMMERCIAL UNION—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 87,322 90
Deduct reinsurances.....	17,952 16
Net amount paid for said claims.....	\$ 69,370 74
Amount paid for claims occurring during the year.....	\$ 500,456 90
Deduct savings and salvage, \$472.98; reinsurances, \$82,115.98.....	82,588 96
Net amount paid for said claims.....	\$ 417,867 94
Total net amount paid for claims.....	\$ 487,238 68
Commission or brokerage.....	197,162 02
Salaries: H.O. officials and branches, \$55,146.59; auditors' fees, \$296.03.....	55,442 62
Taxes.....	28,481 67
Miscellaneous expenditure, viz.:—Advertising, \$1,061.95; fire departments, patrol and salvage corps, assessments, etc., \$11; furniture and fixtures, \$24.45; inspections and surveys, \$7,117.25; legal expenses, \$375.68; maps and plans, \$2,109.66; postage, telegrams, telephones and express, \$4,833.25; printing and stationery, \$5,843.72; rents, \$5,920.21; underwriters' boards, tariff associations, etc., \$9,622.30; office expenses, \$6,006.77; premium on bond, \$5; Canadian Patriotic Fund, \$1,000.....	43,931 24
Total expenditure in Canada.....	\$ 812,256 23

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at December 31, 1916.....	\$ 168,140,651	\$ 1,707,985 17
Taken during the year, new.....	138,754,720	1,164,929 47
Taken during the year, renewed.....	34,281,115	359,147 98
Total.....	\$ 341,176,486	\$ 3,232,062 62
Deduct terminated.....	168,965,015	1,412,362 95
Gross in force at end of year.....	\$ 172,211,471	\$ 1,819,699 67
Deduct reinsured.....	39,947,483	283,261 87
Net in force at December 31, 1917.....	\$ 132,263,988	\$ 1,536,437 80

## SCHEDULE A.

Bonds and debts. on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Canada reg'd stock, 1938, 3 p.c.....	\$ 24,333 34	\$ 18,006 67
Canada War Loan, 1925, 5 p.c.....	20,000 00	19,800 00
Prov. of Ontario reg'd stock, 1946, 3½ p.c.....	36,500 00	27,740 00
British Govt. War Loan, 1929/1947, 5 p.c.....	77,866 67	73,973 33
Guaranteed Stock (Irish Land Act), 1933, 2½ p.c.....	48,666 67	25,793 33
Ceylon inscribed stock, 1934, 4 p.c.....	29,200 00	24,820 00
New South Wales inscribed stock, 1924, 3½ p.c.....	121,666 67	105,850 00
New Zealand stock, 1929, 4 p.c.....	111,933 33	96,262 66
Queensland, 1920/1925, 4½ p.c.....	73,000 00	66,430 00
South Australia, 1921/1923, 5 p.c.....	24,333 33	23,603 33
Victoria inscribed stock, 1923, 3½ p.c.....	24,333 33	21,170 00
<i>City—</i>		
Quebec, 1923, 4 p.c.....	43,800 00	41,172 00
<i>Corporation—</i>		
Point Grey, 1961, 5 p.c.....	17,033 33	14,478 33
<i>Schools—</i>		
Montreal P., 1942, 4 p.c.....	15,000 00	12,600 00
Ottawa, R. C., 1939, 4½ p.c.....	55,000 00	49,500 00
<i>Railways—</i>		
C.N.R. (g'teed by Prov. of Man.), 1930, 4 p.c.....	177,633 34	152,765 06
East Indian (g'teed by Indian Govt.), 1929 or later, on 12 mos. notice, 3 p.c.....	121,666 67	69,350 00
<i>Miscellaneous—</i>		
Can. Perm., Mtge. Corp., 1922, 5 p.c.....	24,333 33	24,333 34
Total on deposit with Receiver General.....	\$ 1,046,300 01	\$ 867,648 05

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

# THE COMMERCIAL UNION FIRE INSURANCE COMPANY OF NEW YORK.

\*STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—A. H. WRAY.

Secretary—C. J. HOLMAN.

Principal Office—53 John St., New York City.

Chief Agent in Canada—A. W. ROSS.

Head Office in Canada—Vancouver, B.C.

(Incorporated, 1890. Dominion license issued, November 29, 1917.)

## CAPITAL.

Amount of capital, authorized, subscribed and paid in cash.....	\$ 200,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
United States of America Liberty Bonds, 1932/1947, 3½ p.c.	\$ 20,000 00	\$ 20,000 00
Carried out at market value.....		\$ 20,000 00

## Other Assets in Canada.

Interest accrued.....	29 00
Agents' balances and premiums uncollected.....	983 07
Total assets in Canada.....	\$ 21,012 07

## LIABILITIES IN CANADA.

Reserve of unearned premiums, \$7,594.68; carried out at 80 per cent.....	\$ 6,075 74
Taxes due and accrued.....	450 00
Total liabilities in Canada.....	\$ 6,525 74

## INCOME IN CANADA.

Gross cash received.....	\$ 12,812 31
Deduct reinsurances, \$3,488.77; return premiums, \$1,818.76.....	5,307 53
Total net cash received for premiums in Canada.....	\$ 7,504 78
Total income in Canada.....	\$ 7,504 78

\*The statement here given includes the entire business transacted during 1917.

8 GEORGE V, A. 1918

THE COMMERCIAL UNION OF NEW YORK—*Continued.*

## EXPENDITURE IN CANADA.

Total net amount paid for claims occurring during the year.....	\$	971 58
Commission or brokerage.....		1,750 03
Taxes.....		201 11
Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, \$41.11; printing and stationery, \$27.80; underwriters' boards, tariff associations, etc., \$135.95; agency expenses, \$23.64; exchange, 76c.; adjustment expenses, \$40.82.....		270 08
Total expenditure in Canada.....	\$	3,192 80

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force at end of 1916.....	\$ 1,187,366\$	18,010 05
Taken in 1917, new and renewed.....	826,414\$	12,307 67
Totals.....	\$ 2,013,780\$	30,317 72
Less ceased.....	763,503\$	10,803 31
Gross in force at end of 1917.....	\$ 1,250,277\$	19,514 41
Less reinsured.....	343,375\$	4,811 65
Net in force at end of 1917.....	\$ 906,902\$	14,702 76

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 1,085,624 89
Cash on hand, in trust companies and in banks.....	206,148 02
Agents' balances and bills receivable.....	199,071 52
Reinsurance recoverable on claims paid.....	29,513 85
Total ledger assets.....	\$ 1,520,358 28

## NON-LEDGER ASSETS.

Interest accrued.....	11,733 00
Gross assets.....	\$ 1,532,091 28
Deduct assets not admitted.....	93,218 70
Total admitted assets.....	\$ 1,438,872 58

## LIABILITIES.

Net amount of unpaid claims.....	\$ 81,606 00
Unearned premiums.....	767,233 17
Salaries, rents, expenses, bills, etc., due or accrued.....	150 00
Federal, state or other taxes due or accrued (estimated).....	31,085 00
Contingent commissions or other charges due or accrued.....	4,500 00
Total liabilities, except capital stock.....	\$ 884,574 17
Capital stock paid in cash.....	200,000 00
Surplus.....	354,298 41
Total liabilities.....	\$ 1,438,872 58

## INCOME.

Net cash received for premiums.....	\$ 851,023 89
Interest and dividends.....	51,009 02
Total income.....	\$ 902,032 91

## SESSIONAL PAPER No. 8

THE COMMERCIAL UNION OF NEW YORK—*Concluded.*

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 390,178 01
Expenses of adjustment and settlement of claims.....	11,587 24
Dividends to shareholders.....	20,000 00
Commission or brokerage.....	198,306 33
Allowances to agencies for miscellaneous agency expenses.....	9,843 16
Salaries, \$12,175.10; and expenses, \$8,682.46, of special and general agents.....	20,857 56
Salaries, fees and all other charges of officers, directors, trustees and home office employees.	32,930 40
Rents.....	4,209 46
Underwriters' boards and tariff associations.....	6,962 22
Fire Departments, Fire Patrol and Salvage Corps assessments, fees, taxes and expenses....	6,688 93
Inspections and surveys.....	6,215 65
State taxes on premiums, insurance department licenses and fees.....	16,747 52
All other licenses, fees and taxes.....	3,226 20
Gross loss on sale or maturity of bonds.....	153 00
Gross decrease, by adjustment, in book value of bonds.....	691 00
All other disbursements .....	13,950 11
Total disbursements.....	<u>\$ 742,546 89</u>

## RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year.....	\$155,238,107 00
Premiums thereon.....	1,463,580 64
Amount terminated during the year.....	118,938,000 00
Premiums thereon.....	1,149,635 20
Net amount in force December 31, 1917.....	155,849,814 00
Premiums thereon.....	<u>1,444,162 20</u>

# THE CONNECTICUT FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—EDWARD MILLIGAN.

Secretaries—JOHN A. COSMUS and FRED W. BOWERS.

Principal Office—Hartford, Conn.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated June, 1850. Commenced business in Canada, 1886.)

## CAPITAL.

Amount of capital authorized.....	\$ 3,000,000 00
Amount of capital subscribed and paid thereon in cash.....	1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz:—

	Par value.	Market value.
Province of Ontario, 1936, 3½ p.c.....	\$ 15,000 00	\$ 12,600 00
<i>Cities—</i>		
Hamilton, 1933, 4½ p.c.....	25,000 00	23,500 00
Victoria, B.C., 1923, 4 p.c.....	55,000 00	50,600 00
Westmount, 1955, 4½ p.c.....	4,000 00	3,640 00
<i>School—</i>		
St. Denis de Montreal, 1952, 5½ p.c.....	40,000 00	38,800 00
<i>Miscellaneous—</i>		
Toronto Harbour Com'rs. (g'teed by City of Toronto), 1953, 4½ p.c.....	25,000 00	22,750 00
Total on deposit with Receiver General.....	\$ 164,000 00	\$ 151,890 00

Carried out at market value.....\$ 151,890 00

## *Other Assets in Canada.*

Cash in banks in Canada, viz:—

Royal Bank of Canada, Montreal.....	\$ 26,867 71
Bank of Nova Scotia, St. John, N.B.....	18,202 56
Total cash in banks .....	45,070 27
Interest accrued.....	2,103 76
Agents' balances and premiums uncollected (\$3,312.29 on business prior to Oct. 1, 1917)...	20,642 01
Office furniture and plans.....	869 05
Total assets in Canada.....	\$ 220,575 09

## LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid.....	\$ 15 86
Net amount of claims, unadjusted.....	38,752 37
Total net amount of unsettled claims.....	\$ 38,768 23
Reserve of unearned premiums, \$109,148.20; carried out at 80 per cent.....	87,318 56
Salaries, rents, etc., due and accrued (est.).....	100 00
Taxes due and accrued (est.).....	3,000 00
Total liabilities in Canada.....	\$ 129,186 79

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## THE CONNECTICUT FIRE—Continued.

## INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Hail.
	\$ cts.	\$ cts.
Gross cash received.....	245,051 38	355,738 01
Less reinsurance.....	55,786 46	144,385 78
Less return premiums.....	29,431 60	3,968 78
Total deduction.....	85,218 06	148,354 56
Net cash received.....	159,833 32	207,383 45
Net cash received for premiums for all classes of business.....	\$ 367,216 77	
Cash received for interest on investments.....	8,313 66	
Total income in Canada.....	\$ 375,530 43	

## EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Hail.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	5,664 76	
Less savings and salvage, \$19.07; reinsurance, \$67.18.....	86 25	
Net payment for said claims.....	5,578 51	
Paid for claims occurring during the year.....	93,448 18	140,045 47
Less savings and salvage.....	641 47	
Less reinsurance.....	27,674 49	50,476 28
Total deduction.....	28,315 96	
Net payment for said claims.....	65,132 22	
Total net payment for claims.....	70,710 73	89,569 19
Total net payments for claims for all classes of business.....	\$ 160,279 92	
Commission and brokerage: Fire, \$38,048.11; Other, \$55,699.40.....	93,747 51	
Taxes: Fire, \$6,594.89; Other, \$1,531.98.....	8,126 87	
Salaries, fees and travelling expenses, Fire:—Salaries: head office, general and special agents, \$6,489.82; fees, auditors, \$61.80; travelling expenses, officials, \$61.64; do. agents, \$368.26.....	7,481 52	
Miscellaneous expenditure, Fire, viz.:—Advertising, \$13.35; furniture and fixtures, \$24.28 legal expenses, \$228.58; maps and plans, \$315.69; postage, telegrams, telephones, and express \$1,120.82; printing and stationery, \$1,292.95; rents, \$948.28; underwriters' boards, associations, etc., \$1,983.10; exchange, subscriptions, sundries and supplies, \$656.98..	6,584 03	
Miscellaneous expenditure, Other, viz.:—Postage, telegrams, telephones and express, \$123.57; printing and stationery, \$1,069.11; exchange, \$15.87.....	1,208 55	
Total expenditure in Canada.....	\$ 277,428 40	

8 GEORGE V, A. 1918

## THE CONNECTICUT FIRE—Continued.

## RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	20,804,002	251,030 74		
Taken in 1917, new and renewed.....	21,042,876	240,052 64	4,983,705	355,738 01
Totals.....	41,846,878	491,083 38		
Less ceased.....	18,502,578	217,546 76	4,983,705	355,738 01
Gross in force at end of 1917.....	23,344,300	273,536 62		
Less reinsured.....	5,267,322	63,133 16		
Net in force at end of 1917.....	18,076,978	210,403 46		

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 509,600 00
Loans secured by pledge of bonds, stocks, or other collaterals.....	20,000 00
Book value of bonds and stocks.....	6,032,182 85
Cash on hand, in trust companies and in banks.....	1,390,291 97
Agents' balances and bills receivable.....	807,608 32
Total.....	\$ 8,759,683 14

## NON-LEDGER ASSETS.

Amount recoverable for reinsurance on paid claims.....	3,709 07
Interest due and accrued.....	89,493 33
Gross assets.....	\$ 8,852,885 54
Deduct assets not admitted.....	438,011 51
Total admitted assets.....	\$ 8,414,874 03

## LIABILITIES.

Total net amount of unpaid claims.....	\$ 537,439 55
Unearned premiums.....	4,634,732 95
Salaries, rents, etc., due or accrued.....	4,000 00
Federal, state, and other taxes due or accrued (estimated).....	250,000 00
Contingent commissions or other charges due or accrued.....	12,475 00
All other liabilities.....	3,525 00
Total liabilities (excluding capital stock).....	\$ 5,442,172 50
Joint capital stock paid in cash.....	1,000,000 00
Surplus over all liabilities.....	1,972,701 53
Total liabilities.....	\$ 8,414,874 03

## INCOME.

Net cash received for premiums.....	\$ 5,294,838 95
Interest and dividends.....	282,210 71
Trust Fund; payments by employees on account of Liberty Loan Bonds.....	3,525 00
Amount received for maps and correction in excess of payments.....	4,484 49
Agents' balances previously charged off.....	159 46
Gross profit on sale or maturity of bonds.....	15 63
Gross increase, by adjustment, in book value of stocks.....	49,375 00
Total income.....	\$ 5,634,609 24



SESSIONAL PAPER No. 8

THE CONNECTICUT FIRE—*Concluded.*

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 2,062,082 84
Expenses of adjustment and settlement of claims.....	46,989 80
Dividends to stockholders (including \$25,000 State Corporation tax on capital).....	225,000 00
Commission or brokerage.....	1,178,126 41
Allowances to local agencies for miscellaneous agency expenses.....	18,485 67
Salaries, \$93,793 22; and other expenses, \$60,377 93; of special or general agents.....	154,171 15
Salaries, fees and all other charges of officers, directors, trustees and home office employees	259,211 33
Rents.....	27,106 95
Underwriters' boards and tariff associations.....	59,740 76
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	27,421 26
Inspections and surveys.....	8,958 82
Taxes on real estate.....	3 33
State taxes on premiums, insurance department licenses and fees.....	93,163 04
All other licenses, fees and taxes.....	26,192 03
Agents' balances charged off.....	2,232 20
Gross loss on sale or maturity of bonds.....	110 00
All other disbursements.....	114,195 50
Total disbursements.....	\$ 4,303,191 69

## RISKS AND PREMIUMS.

## FIRE RISKS.

Written or renewed during the year.....	\$ 682,335,020 00
Premiums thereon.....	6,774,591 81
Terminated during the year.....	601,079,200 00
Premiums thereon.....	6,229,051 81
Net in force, December 31, 1917.....	854,159,224 00
Premiums thereon.....	8,064,394 63

# THE CONTINENTAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—HENRY EVANS.

Secretary—JAMES A. SWINNERTON.

Principal Office—New York.

Chief Agent in Canada—W. E. D. BALDWIN.

Head Office in Canada—Montreal.

(Incorporated, January, 1853. Dominion license issued November 25, 1910.)

## CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash.....\$10,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Prov. of Albert. gold reg'd., 1924, 4½ p.c.....	\$ 50,000 00	\$ 47,250 00
City of Toronto, 1948, 4 p.c.....	299,300 00	254,405 00
Total on deposit with Receiver General.....	\$ 349,300 00	\$ 301,655 00

Carried out at market value.....\$ 301,655 00

## Other Assets in Canada.

Cash at Head Office.....	157 55
Cash in Royal Bank of Canada, Montreal.....	18,568 89
Interest due, \$5,986; accrued, \$937.50.....	8,923 50
Agents' balances and premiums uncollected (\$724.84 on business prior to Oct. 1, 1917).....	50,721 68
Office furniture and plans.....	5,900 78
Total assets in Canada.....	\$ 383,927 40

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 18,215 13
Net amount of claims, unadjusted.....	73,692 00
Net amount of claims, resisted, in suit.....	2,500 00
Net amount of claims, resisted, not in suit (accrued prior to 1917).....	2,500 00
Total net amount of unsettled claims.....	\$ 96,907 13
Reserve of unearned premiums, fire, \$225,599.91; tornado, \$80.17; total, \$225,680.08; carried out at 80 per cent.....	180,544 06
Taxes due and accrued (estimated.).....	8,194 19
Due and accrued for salaries, rent, etc.....	3,657 39
Total liabilities in Canada.....	\$ 289,302 77

## INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 496,160 55
Deduct reinsurances, \$50,084.74; return premiums, \$100,971.07.....	151,055 81
Total net cash received for fire premiums.....	\$ 345,104 74
Total net cash received for tornado premiums.....	120 34
Total net cash received for premiums.....	\$ 345,225 08
Interest on investments.....	14,547 76
Total income in Canada.....	\$ 359,772 84

## SESSIONAL PAPER No. 8

THE CONTINENTAL—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 59,811 99
Deduct reinsurances.....	6,729 31
Net amount paid for said claims.....	\$ 53,082 68
Amount paid for claims occurring during the year....	\$ 237,207 70
Deduct savings and salvage, \$2,313.09; reinsurances, \$28,861.76.....	31,174 85
Net amount paid for said claims.....	\$ 206,032 85
Total net amount paid for claims.....	\$ 259,115 53
Commission or brokerage, fire, \$82,606.98; other, \$30 08.....	82,637 06
Salaries and travelling expenses, fire, viz.: Salaries, Head Office officials, \$16,149.65; general and special agents, \$7,812.04; travelling expenses: officials, \$1,103.42; do. special agents, \$5,087.22.....	30,152 33
Taxes.....	10,032 42
Miscellaneous expenditure, viz.: fire, Advertising, \$3,248.15; fire department, patrol and salvage corps assessments, etc., \$391.99; legal expenses, \$55.48; postage, express, telegrams and telephones, \$2,649.32; rent, \$2,203.85; maps and plans, \$1,065.47; underwriters' boards, \$4,540.15; furniture and fixtures, \$1,003.95; printing and stationery, \$2,783.55; miscellaneous, \$1,259.90.....	19,231 81
Total expenditure in Canada.....	\$ 401,169 15

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	45,316,350	462,854 52		
Taken in 1917, new and renewed.....	50,099,181	496,009 95	42,500	120 34
Totals.....	95,415,531	958,864 47		
Less ceased.....	49,142,168	461,136 63		
Gross in force at end of 1917.....	46,273,363	497,727 84		
Less reinsured.....	6,422,042	54,267 62		
Net in force at end of 1917.....	39,851,321	443,460 22	42,500	120 34

(For General Business Statement, see Appendix.)

## THE DOMINION FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President and Manager—ROBT. F. MASSIE.

Vice-President—PHILIP POCKOCK.

Secretary—NEIL W. RENWICK.

Principal Office—Toronto.

(Incorporated, 1904. Charter renewed and amended, 1907. On June 24, 1915, the power of the company was extended to include hail insurance, under the provisions of section 81 of the Insurance Act, 1910. Commenced business May 11, 1907.)

### CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	241,700 00
Amount paid thereon in cash.....	198,810 00
Amount of premium on capital stock paid in by stockholders.....	3,950 00

(For List of Shareholders, see Appendix.)

### ASSETS.

Mortgage loans on real estate, first liens.....	\$ 13,000 00
Amount of loans secured by bonds, stocks or other marketable collaterals, viz.:—	16,150 00

	Par value.	Market value.	Amount loaned.
50 shares Brazilian Traction L. & P. Co.....	\$ 5,000 00	\$ 1,800 00	
125 shares Porto Rico Rys. Co. ....	12,500 00	3,500 00	\$ 4,150 00
37 bonds Associated Securities Co., Ltd., 1st mtge., 1939, 6 p.c.....	37,000 00	29,600 00	12,000 00
Total.....	\$ 54,500 00	\$ 34,900 00	\$ 16,150 00

Book value of bonds and debts. (For details, see Schedule A).....	205,899 31
Book value of stocks (For details, see Schedule B).....	42,527 80
Cash at head office.....	8,127 82
Cash in banks and loan Co.:—	
Bank of Toronto, Toronto.....	\$ 79,004 33
Central Canada L. & S. Co.....	9,387 01

Total cash in bank and loan Co.....	88,391 34
Advances to inspectors, \$425; accounts receivable, \$4,686.....	5,111 00

Total ledger assets.....	\$ 379,207 27
Deduct market value of bonds, debts, and stocks under book value.....	13,633 00
	\$ 365,574 27

### OTHER ASSETS.

Interest accrued.....	3,007 08
Office furniture, \$1,000; plans, \$9,000.....	10,000 00
Agents' balances and premiums uncollected, Fire—net (\$7,010.42 on business prior to Oct. 1, 1917).....	34,643 34
Amount due for fire reinsurance losses.....	3,023 68
Total assets.....	\$ 416,248 37



8 GEORGE V, A. 1918

## THE DOMINION FIRE—Continued.

## EXPENDITURE—Concluded.

Total net payments for claims for all classes of business.....	\$ 167,785 01
Commission and brokerage.....	66,612 99
Taxes.....	10,806 52
Salaries, fees and travelling expenses: Salaries, head office staff and branches, \$8,749.58; inspectors, \$3,900.68; fees, directors, \$580; auditors, \$560; travelling expenses: officials \$593.48; inspectors, \$2,012.49.....	16,396 23
Miscellaneous expenditure, viz.: Advertising, \$2,991.85; legal expenses, \$139.65; maps and plans, \$2,802.01; postage, telegrams, telephones and express, \$2,672.42; printing and stationery, \$3,747.54; rents, \$3,740.24; general expenses, \$3,863.17; loss expenses, \$5,107.91; loss on C.N.R. Bonds, \$128.....	25,192 79
Total expenditure.....	\$ 286,793 54

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1916.....	\$ 259,471 83
Income as above.....	328,556 87
Total.....	\$ 618,028 70
Expenditure as above.....	286,793 54
Balance, net ledger assets, December 31, 1917 (\$379,207.27; less \$47,972.11 deposits).....	\$ 331,235 16

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT  
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies, Fire, \$96,014.05; Hail, \$29,709.56.....	\$ 125,723 61
Amount of commission thereon, Fire, \$26,368.58; Hail, \$11,902.23.....	38,277 81
Amount of losses and expenses recovered from said companies, Fire, \$73,302.86; Hail, \$12,352.43.....	85,685 29
Reserve of unearned premiums on all Fire risks reinsured in unlicensed companies, Fire, \$53,486.62; carried out at 80 per cent thereof.....	50,789 30
Amount of losses due and recoverable from such companies, Fire.....	15,193 09
Amount of reinsurance premiums payable to such companies.....	7,094 03
Amount of cash or other securities held as security for recovery of losses, etc.....	47,972 11

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	36,055,272	435,588 66		
Taken in 1917, new and renewed.....	32,427,774	412,146 46	1,444,480	93,749 72
Totals.....	68,483,046	847,735 12		
Less ceased.....	23,942,367	320,090 37	1,444,480	93,749 72
Gross in force at end of 1917.....	44,540,679	527,644 75		
Less reinsured.....	9,622,397	118,158 86		
Net in force at end of 1917.....	34,918,282	409,485 89		

## SESSIONAL PAPER No. 8

THE DOMINION FIRE—*Concluded.*

## SCHEDULE A.

## Bonds and debentures owned by the Company:—

*On deposit with Receiver General.*

	Par value.	Book value.	Market value.
<i>Cities—</i>			
Brantford, 1944, 5 p.c.....	\$ 7,000 00	\$ 7,000 00	\$ 6,930 00
Calgary, 1926, 4½ p.c.....	5,000 00	5,000 00	4,550 00
Edmonton, 1926, 5 p.c.....	10,000 00	10,274 00	9,400 00
Fernie, 1939, 5 p.c.....	5,000 00	5,000 00	4,200 00
Galt, 1946, 4 p.c.....	5,000 00	4,895 00	4,150 00
Kamloops, 1920, 5 p.c.....	5,000 00	4,975 00	4,850 00
London, 1944, 4½ p.c.....	7,000 00	6,484 80	6,440 00
Port Arthur, 1937, 5 p.c.....	5,000 00	5,000 00	4,650 00
Regina, 1920, 4½ p.c.....	10,232 05	10,161 44	9,925 08
Toronto, 1945, 3½ p.c.....	9,733 33	8,917 67	7,592 00
Vancouver, 1926, 4 p.c.....	10,000 00	9,815 00	8,800 00
Waterloo, 1930, 5½ p.c.....	6,065 20	6,345 81	6,307 80
Winnipeg, 1920, 4 p.c.....	5,000 00	4,970 50	4,800 00
<i>Town—</i>			
Walkerville, 1920, 4½ p.c.....	742 31		720 04
" " 1920-1921, 4½ p.c.....	6,000 00	7,600 21	5,820 00
" " 1921, 4½ p.c.....	910 71		883 39
<i>District—</i>			
Burnaby, B.C., 1950, 4½ p.c.....	5,353 33	3,469 66	4,229 13
Total on deposit with Receiver General...	\$ 103,036 93	\$ 99,909 09	\$ 94,247 44

*Held by Company.**Governments—*

Dominion of Canada Victory Loan.

" " (partly paid) 1922, 5½ p.c

" " 1920-1921, 4½ p.c

" " 1937, 5½ p.c

Anglo-French External Loan, 1920, 5 p.c.....

*Cities—*

Bellefleur, (Rolling Mills and Iron Works bonus debts.) 1919, 4 p.c.....	5,000 00	4,906 00	4,850 00
Moosejaw, 1929 to 1932, 5 p.c.....	5,162 26	5,029 58	4,800 00
Nanaimo, 1950, 5 p.c.....	5,000 00	5,000 00	4,250 00
Port Arthur, 1918 to 1924, 5 p.c.....	1,672 41	1,672 41	1,638 96
Port Arthur, 1942, 5 p.c.....	12,166 67	11,619 00	11,193 33
Revelstoke, 1960, 5 p.c.....	5,000 00	5,000 00	4,100 00
St. Thomas, 1921-1928, 4½ p.c.....	8,000 00	8,000 00	7,600 00
Vancouver, 1948, 4 p.c.....	4,866 67	4,039 00	3,698 67

*Towns—*

Amherstburg, 1924 to 1928, 5 p.c.....	4,850 66	4,939 02	4,705 14
Goderich, 1918 to 1940, 4½ p.c.....	8,685 66	8,280 28	8,077 66
North Bay, 1931 to 1932, 5 p.c.....	5,389 84	5,389 84	5,174 25

*Village—*

Tweed, 1918 to 1928, 4 p.c.....	3,544 50	3,360 77	3,200 94
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Total par, book and market values.....

## SCHEDULE B.

## Stocks owned by the company, viz:—

	Par value	Book value.	Market value.
60 shares Consumers' Gas.....	\$ 3,000 00	\$ 5,622 80	\$ 4,380 00
50 shares Dominion Bank.....	5,000 00	10,880 00	10,000 00
25 shares Bank of Toronto.....	2,500 00	5,075 00	4,550 00
50 shares Imperial Bank.....	5,000 00	10,700 00	9,250 00
100 shares Huron and Erie Loan and Savings Co.....	5,000 00	10,250 00	10,300 00
Total par, book and market values.....	\$ 20,500 00	\$ 42,527 80	\$ 38,530 00

# THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—COL. A. E. GOODERHAM.

Vice-President—C. D. WARREN.

Managing Director—C. A. WITHERS.

Sec.-Treas. J. L. TURQUAND.

Head Office—Toronto, Ontario.

(Incorporated June 23, 1887, by 50-51 Vic., cap. 105; amended in 1893 by 56 Vic., cap. 80; and in 1898 by 61 Vic., cap. 102; and in 1899 by 62-63 Vic., cap. 108. On June 27, 1910, the power of the company was extended to include plate glass and burglary insurance, under the provisions of section 81 of the Insurance Act, 1910, and on June 12, 1915, its power was further extended to include fire insurance under the provisions of the said section. Commenced business in Canada Nov. 5, 1887).

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	250,000 00
Amount paid in cash.....	245,300 00
Amount of premium on capital stock paid in by stockholders.....	900 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of bonds and debentures (For details, see Schedule A).....	\$ 701,110 31
Cash at head office.....	7,124 27
Cash in banks, viz.:—	
Royal Bank, Toronto.....	\$ 32,989 19
Toronto Bank, Toronto.....	10,210 73
"    Winnipeg.....	1,977 10
"    Calgary.....	—377 23
"    Vancouver.....	887 66
Royal Bank, Kingston, Jamaica.....	1,064 66
Total cash in banks.....	46,752 11
Agents' ledger balances.....	12,289 76
Total ledger assets.....	\$ 767,276 45
Deduct market value of bonds and debentures under book value.....	50,143 98
	\$ 717,132 47

## OTHER ASSETS.

Interest due, \$1,308.51; accrued, \$12,482.26.....	13,790 77
Gross premiums due and uncollected on policies in force, viz.:—	
Fire (\$1,152.07 on business prior to Oct. 1, 1917).....	\$ 6,433 24
Accident (\$9,090.62 on business prior to Oct. 1, 1917).....	38,490 97
Automobile, including Fire Risk, (\$1,091.72 on business prior to Oct. 1, 1917).....	3,391 69
Automobile, excluding Fire Risk, (\$1,225.82 on business prior to Oct. 1, 1917).....	5,049 59
Burglary (\$345.09 on business prior to Oct. 1, 1917).....	1,440 12
Guarantee (\$2,157.34 on business prior to Oct. 1, 1917).....	7,039 10
Plate glass (\$1,742.76 on business prior to Oct. 1, 1917).....	8,117 93
Sickness (\$5,131.88 on business prior to Oct. 1, 1917).....	25,227 77
Industrial.....	2,563 62
Total outstanding premiums, \$97,754.03, less 20 per cent commission.....	78,203 23
Office furniture (net).....	5,041 35
Total assets.....	\$ 814,167 82



## SESSIONAL PAPER No. 8

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—Continued.

## LIABILITIES.

Fire claims, unadjusted (including a special reserve of \$5,000 for unsettled fire claims).....	\$ 6,138 50	
Accident claims, adjusted but unpaid.....	\$ 6,612 28	
Accident claims, unadjusted.....	20,925 00	
Total amount of unsettled accident claims (\$4,500 accrued in previous years) \$	27,537 28	
Automobile (including Fire Risk) claims, unadjusted .....	\$ 947 50	
Automobile (excluding Fire Risk) claims, unadjusted.....	1,485 50	
Burglary.....	25 00	
Guarantee claims, unadjusted (\$3,000 accrued in previous years) .....	4,347 15	
Plate Glass claims, unadjusted.....	21,678 77	
Sickness claims, adjusted but unpaid.....	\$ 265 72	
Sickness claims, unadjusted.....	13,560 00	
Total amount unsettled sickness claims (\$975 accrued in previous years).....	\$ 13,825 72	
Total unsettled claims.....	\$	75,985 42
Reserve of unearned premiums—		
Fire.....	\$ 34,126 98	
Accident.....	95,386 03	
Automobile (including Fire Risk).....	10,814 73	
Automobile (excluding Fire Risk).....	19,119 07	
Burglary.....	2,096 73	
Guarantee.....	16,687 76	
Plate Glass.....	23,982 05	
Sickness.....	47,845 65	
Total net reserve, \$250,050; carried out at 80 per cent.....		200,047 20
Investment reserve fund.....		10,000 00
Taxes due and accrued.....		4,000 00
Total liabilities (excluding capital stock).....	\$	290,032 62
Surplus of assets over liabilities.....	\$	524,135 20
Capital stock paid in cash.....		245,300 00
Surplus over liabilities and capital.....	\$	278,835 20

## INCOME.

Premiums.	Class of Business.							
	Fire.	Accident.	Auto- mobile (including Fire Risk).	Auto- mobile (exclud- ing Fire Risk).	Bur- glary.	Guar- antee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	33,759 78	325,642 27	33,762 27	41,344 53	4,162 72	46,293 32	29,081 92	119,500 73
Less rein- surance..	6,206 74	12,540 47	11,130 26	958 10	761 53	7,033 01		
Less return premiums	1,445 14	4,057 66	1,156 53	2,803 46	248 73	2,129 37	821 85	2,179 26
Total de- duction..	7,651 88	16,598 13	12,286 79	3,761 56	1,010 26	9,162 38		
Net cash received.....	26,107 90	209,044 14	21,475 48	37,582 97	3,152 46	37,130 94	28,260 07	117,321 47
Net cash received for premiums for all classes of business.....								
Cash received for interest on investments.....								
Premium on capital.....								
Total.....								
Received for calls on capital.....								
Total income.....								

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

## EXPENDITURE.

Claims.	Class of Business.							
	Fire.	Accident	Auto- mobile (includ- ing Fire Risk).	Auto- mobile (exclud- ing Fire Risk).	Bur- glary.	Guar- antee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net paym't for claims occurring in previ- ous years.	618 79	24,228 70		644 80		10,974 97	1,673 51	12,977 57
Paid for claims occurring during the year.	18,149 22	66,459 08	10,671 68	10,058 74	1,984 49	10,260 95	11,856 92	38,104 65
Less sav- ings, sal- vage and reinsur- ance.....	6,971 85	15,269 74	2,936 69	6 57		9,528 93	376 36	1,175 31
Net pay- ment for said claims....	11,177 37	51,189 34		10,052 17		732 02	11,480 56	36,929 34
Total net payment for claims	11,796 16	75,418 04	7,734 99	10,696 97	1,984 49	11,706 99	13,154 07	49,906 91

Total net payments for claims for all classes of business.....	\$ 182,398 62
Dividends paid stockholders.....	29,382 00
Commission and brokerage.....	140,419 31
Taxes.....	13,330 69
Salaries, fees and travelling expenses: Salaries—head office, \$44,219.49; fees—directors, \$2,910; auditors, \$500; travelling expenses, \$8,553.35.....	56,182 84
Miscellaneous expenditure, viz.: Advertising, printing and stationery, \$11,227.08; furniture and fixtures, \$1,174.56; legal expenses, \$49.10; medical examiners' fees, \$8; postage, telegrams, telephones and express, \$5,225.45; rents, \$6,962.34; sundry expenses and lighting, \$6,640.55.....	31,287 08
Total expenditure.....	\$ 453,000 54

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1916.....	\$ 706,279 70
Amount of income as above.....	514,997 29
Total.....	\$ 1,220,276 99
Amount of expenditure as above.....	453,000 54
Balance, net ledger assets, December 31, 1917.....	\$ 767,276 45

SESSIONAL PAPER No. 8

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—Continued.

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.					
	Fire.		Accident.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.	3,611,867	43,719 05	29,070,773	174,949 84	643,717	12,331 30
Taken in 1917—New and re-						
newed.....	3,183,579	37,219 23	39,981,915	157,632 33	2,128,799	36,631 35
Industrial.....			1,083,933	936 79		
Totals.....	6,795,446	80,938 28	70,136,621	433,518 96	2,772,516	48,962 65
Less ceased.....	657,490	7,296 57	36,911,813	232,946 90	908,686	16,215 04
Gross in force at end of 1917.	6,137,956	73,651 71	33,224,808	200,572 06	1,863,830	32,747 61
Less reinsured.....	1,191,558	15,522 57	1,478,790	9,799 99	652,700	11,118 15
Net in force at end of 1917..	4,946,398	58,129 14	31,746,018	190,772 07	1,211,130	21,629 46

Risks and Premiums.	Class of Business.				
	Automobile (excluding Fire Risk.)	Burglary.		Guarantee.	
	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	18,839 06	423,325	3,723 78	9,086,787	33,831 25
Taken in 1917—New.....	42,035 12		1,969 99	8,331,229	21,566 58
Renewed.....	17,903 60	589,578	3,527 82	8,340,868	31,698 72
Totals.....	78,777 78	1,012,903	9,221 59	25,758,884	87,096 55
Less ceased.....	39,322 79	576,425	5,233 74	14,955,709	47,847 93
Gross in force at end of 1917.....	39,394 99	436,478	3,987 85	10,803,175	39,248 57
Less reinsured.....	1,156 85			1,925,607	5,873 04
Net in force at end of 1917.....	38,238 14	436,478	3,987 85	8,877,568	33,375 52

8 GEORGE V, A. 1918

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.	
	Plate Glass.	Sickness.
	Premiums.	Premiums.
	\$ cts.	\$ cts.
Gross in force at end of 1916.....	32,011 57	84,893 76
Taken in 1917—New.....	16,739 21	44,798 41
Renewed.....	26,267 17	86,223 24
Totals.....	75,017 95	215,915 41
Less ceased.....	32,601 56	117,380 66
Gross in force at end of 1917.....	42,416 39	98,534 75
Less reinsured.....		2,843 46
Net in force at end of 1917.....	42,416 39	95,691 29

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

*On deposit with Receiver General.*

	Par value.	Book value.	Market value.
<i>Cities—</i>			
Brandon, 1934, 4½ p.c.....	\$ 10,000 00	\$ 9,876 11	\$ 8,900 00
Brantford, 1918, 4 p.c.....	10,000 00	10,003 50	9,900 00
Calgary, 1925, 4½ p.c.....	15,000 00	15,021 00	13,800 00
Edmonton, 1924, 4½ p.c.....	10,000 00	10,000 00	9,200 00
Fort William, 1927, 4½ p.c.....	19,686 50	19,189 07	18,111 58
Hamilton, 1920, 4 p.c.....	20,000 00	20,178 00	19,400 00
London, 1933, 4 p.c.....	10,000 00	10,045 58	8,800 00
Peterborough, 1931, 3½ p.c.....	10,000 00	9,923 92	8,600 00
Port Arthur, 1935, 5 p.c.....	17,000 00	17,594 04	15,810 00
Regina, 1929, 5 p.c.....	10,000 00	9,381 46	9,500 00
Strathcona, 1933, 6 p.c.....	6,000 00	6,107 20	6,120 00
Toronto, 1929, 3½ p.c.....	9,733 33	9,733 33	8,468 00
" 1928, 4 p.c.....	9,733 33	9,733 33	8,954 66
Vancouver, 1942, 3½ p.c.....	24,000 00	22,483 82	17,280 00
<i>District—</i>			
South Vancouver, 1959, 5 p.c.....	20,000 00	20,945 00	17,000 00
<i>School—</i>			
Winnipeg, 1935, 4 p.c.....	15,000 00	15,021 25	12,900 00
Total on deposit with Receiver General.....	\$ 216,153 16	\$ 215,236 61	\$ 192,744 24

## SESSIONAL PAPER No. 8

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—Continued.

## SCHEDULE A—Continued.

*Held by the Company.*

<i>Governments—</i>	Par value.	Book value.	Market value.
Dominion of Canada Victory Loan, (Partly paid) 1937, 5½ p.c.....	\$ 151,800 00	\$ 76,651 78	\$ 76,651 78
Province of Ontario, 1925, 4½ p.c.....	10,000 00	9,696 66	9,700 00
Anglo-French External Loan, 1920, 5 p.c.....	15,000 00	14,065 95	14,100 00
Russian Internal Loan, 1926, 5½ p.c.....	15,435 00	9,300 00	9,300 00
<i>Cities—</i>			
Kamloops, 1922, 5 p.c.....	5,000 00	4,659 90	4,750 00
Kitchener, 1918 to 1921, 5 p.c.....	4,543 91	6,101 50	4,543 91
" 1926, 5 p.c.....	1,557 59		1,542 02
" 1933, 5½ p.c.....	253 01	6,351 32	263 13
" 1934, 5½ p.c.....	431 92		449 20
" 1935, 5½ p.c.....	620 68		645 51
" 1936, 5½ p.c.....	819 81		852 60
" 1937, 5½ p.c.....	1,029 90		1,071 10
" 1938, 5½ p.c.....	251 55		264 13
" 1939, 5½ p.c.....	485 38		509 65
" 1940, 5½ p.c.....	732 08		768 68
" 1941, 5½ p.c.....	992 35		1,041 97
" 1942, 5½ p.c.....	266 92		280 27
" 1943, 5½ p.c.....	556 61		584 44
Lethbridge, 1928, 5 p.c.....	16,500 00	17,060 17	15,180 00
Macleod, 1933, 6 p.c.....	5,000 00	5,000 00	4,900 00
Moose Jaw, 1918-1919, 5 p.c.....	1,000 00	7,024 50	990 00
" 1921-1922, 5 p.c.....	1,000 00		970 00
" 1924-1925, 5 p.c.....	1,000 00		950 00
" 1927-1928, 5 p.c.....	1,000 00		940 00
" 1930-1931, 5 p.c.....	1,000 00		930 00
" 1933-1934, 5 p.c.....	1,000 00		920 00
" 1936-1937, 5 p.c.....	1,000 00		910 00
Nelson (St. Ry.), 1930, 5 p.c.....	10,000 00	10,000 00	8,900 00
Niagara Falls, 1919 to 1924, 5 p.c.....	3,025 56	3,511 37	3,553 05
North Vancouver, 1957, 5 p.c.....	10,000 00	9,717 40	8,400 00
Portage la Prairie, 1928, 5 p.c.....	12,230 00	12,288 47	11,373 90
" 1948, 5 p.c.....	11,000 00	11,000 00	9,680 00
Prince Albert, 1942, 4½ p.c.....	20,000 00	18,147 80	16,000 00
Revelstoke, 1929, 5 p.c.....	4,911 50	4,911 50	4,420 35
St. Boniface, 1930, 5 p.c.....	10,000 00	10,395 49	9,400 00
Saskatoon, 1940, 5 p.c.....	6,000 00	6,266 20	5,400 00
Strathcona, 1933, 6 p.c.....	4,000 00	4,072 80	4,080 00
Toronto (New Toronto), 1940-1944, 6 p.c.....	5,000 00	4,903 10	5,100 00
Vernon, 1933, 5 p.c.....	10,000 00	8,894 20	8,900 00
Windsor, 1918 to 1920, 4 p.c.....	10,165 63	10,127 73	9,860 66
<i>Towns—</i>			
Athabasca, 1928-1930, 7 p.c.....	3,000 00	5,199 30	5,050 00
" 1931, 7 p.c.....	2,000 00		
Camrose, 1925 to 1931, 5 p.c.....	10,548 96	10,348 59	9,283 08
" 1938 to 1941, 5 p.c.....	6,529 88	5,466 97	5,419 80
Claresholm, 1918 to 1945, 5½ p.c.....	7,481 49	7,481 49	6,808 15
North Battleford, 1938 to 1943, 5 p.c.....	11,411 59	11,010 47	9,699 85
Red Deer, 1918 to 1941, 5 p.c.....	8,976 31	8,864 47	7,899 15
Renfrew, 1937 to 1939, 4½ p.c.....	13,242 26	12,998 30	11,785 62
Smiths Falls, 1937 to 1940, 5 p.c.....	10,726 13	11,030 00	10,082 56
Strathroy, 1929 to 1932, 4 p.c.....	10,495 86	10,495 86	9,026 44
Swift Current, 1946 to 1951, 6 p.c.....	10,892 66	12,163 91	10,565 88
Walkerville, 1924 to 1928, 5½ p.c.....	6,738 06	6,603 10	6,805 44
Weyburn, 1949, 5 p.c.....	5,000 00	5,087 32	4,250 00
Yorkton, 1937-1941, 5 p.c.....	5,000 00	4,927 02	4,300 00
<i>Municipality or District—</i>			
Fort Garry, 1920, 5 p.c.....	5,000 00	4,900 00	4,850 00
Oak Bay, 1962, 5 p.c.....	10,000 00	10,000 00	8,400 00
Point Grey, 1960, 5 p.c.....	10,000 00	10,559 26	8,500 00
Twp. of York, 1930 to 1933, 5 p.c.....	10,670 11	10,008 62	10,563 41
<i>Schools—</i>			
Calgary, 1920-1923, 4½ p.c.....	8,000 00	7,550 50	7,120 00
Medicine Hat, 1918-1924, 5 p.c.....	7,000 00	7,111 32	6,790 00
" 1928-1932, 5 p.c.....	5,000 00	4,919 59	4,550 00
St. Paul, Sask., R.C., 1929-1932, 5 p.c.....	5,333 36	4,640 73	4,480 02
" " 1931-1933, 5 p.c.....	6,000 00	5,455 77	4,980 00

8 GEORGE V, A. 1918

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debts owned by the Company—*Concluded.*

<i>Held by Company—Concluded.</i>		Par value.	Book value.	Market value.
<i>Railways—</i>				
G. T. Pac. Ry., 1st mtge., Alta. lines, (g'teed by Prov. of Alta.), 1942, 4 p.c....\$				
	13,122 00	\$ 10,294 47	\$ 10,103 94	
Toronto Ry. Co., 1921, 4½ p.c. ....				
	2,920 00	3,008 80	2,832 40	
<i>Miscellaneous—</i>				
Can. Perm. Mort. Corp., 1921, 5 p.c. ....				
	10,000 00	10,000 00	10,000 00	
" " 1921, 5 p.c. ....				
	15,000 00	15,000 00	15,000 00	
Totals held by Company ...		\$ 575,298 07	\$ 485,873 70	\$ 458,222 09
Total p.c. book and market values.....		\$ 791,451 23	\$ 701,110 31	\$ 650,966 33

SESSIONAL PAPER No. 8

# THE EAGLE, STAR AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED.

(Formerly The British Dominions General Insurance Company, Limited.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—E. M. MOUNTAIN.  
 Secretary—JOHN GARDINER.  
 Principal Office—London, Eng.  
 Chief Agent in Canada—R. J. DALE.  
 Head Office in Canada—Montreal.

(Incorporated, 1904. Dominion license issued July 22, 1915.)

## CAPITAL.

Amount of joint stock capital authorized.....	£ 2,678,677	\$13,036,228 07
Amount subscribed.....	2,453,689	11,941,286 47
Amount paid in cash.....	548,159 10s.	2,667,709 57

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
British Gov't. War Loan, 1929/1947, 5 p.c.....	\$ 100,983 33	\$ 95,934 16
<i>City—</i>		
Toronto, 1929, 4 p.c.....	12,166 67	\$ 11,923 34
Toronto, 1936, 4 p.c.....	2,433 33	2,141 33
Total on deposit with Receiver General.....	\$ 115,583 33	\$ 109,998 83

Carried out at market value..... \$ 109,998 83

## *Other Assets in Canada.*

Bonds and debentures held by Company, viz.—

	Par value.	Market value.
Dominion of Canada reg'd. stock, 1930/1950, 3½ p.c.....	\$ 9,733 33	\$ 7,494 67
Province of Nova Scotia, 1945, 3½ p.c.....	14,600 00	11,242 00
<i>Cities—</i>		
Edmonton, 1929, 4½ p.c.....	14,600 00	12,994 00
Toronto, 1936, 4 p.c.....	9,733 33	8,565 33
Total par and market values.....	\$ 48,666 66	\$ 40,296 00

Carried out at market value.....	40,296 00
Cash at head office in Canada.....	33,831 89
Interest accrued.....	726 96
Agents' balances and premiums uncollected, fire.....	16,880 78
Office furniture and plans.....	7,496 25

Total assets in Canada..... \$ 209,230 71

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 19,829 04
Net amount of fire claims, resisted, in suit (accrued in previous years)....	4,000 00
Total net amount of unsettled claims.....	\$ 23,829 04
Reserve of unearned fire premiums, \$92,046.78; carried out at 80 per cent.....	73,637 42
Taxes due and accrued.....	2,000 00
Total liabilities in Canada.....	\$ 99,466 46

8 GEORGE V, A. 1918

THE EAGLE, STAR AND BRITISH DOMINIONS—*Continued.*

## INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Sprinkler Leakage.
	\$ cts.	\$ cts.
Gross cash received.....	148,037 35	1,123 00
Less reinsurance.....	5,149 56	1,328 03
Less return premiums.....	24,603 18	62 55
Total deduction.....	29,752 74	1,390 58
Net cash received.....	118,284 61	-267 58
Net cash received for premiums for all classes of business.....	\$ 118,017 03	
Cash received for interest on investments.....	6,375 33	
Total income in Canada.....	\$ 124,392 36	

## EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Sprinkler Leakage.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	27,831 90	55 00
Paid for claims occurring during the year.....	44,350 31	279 75
Less savings and salvage.....	104 60	
Less reinsurances.....	288 70	150 00
Total deduction.....	393 30	
Net payments for said claims.....	43,957 01	129 75
Total net payment for claims.....	71,788 91	184 75
Total net payments for claims for all classes of business.....	\$ 71,973 66	
Commission and brokerage: Fire, \$31,079.68; Other, -\$115.94.....	30,963 74	
Taxes: Fire, \$3,773.91; Other, \$2.34.....	3,776 25	
Salaries and travelling expenses: Fire: Salaries, Head Office, \$1,957.48; travelling expenses, officials, \$4,040.51.....	5,997 99	
Miscellaneous expenditure, Fire, viz.: Advertising, \$470.90; legal expenses, \$50.44; maps and plans, \$652.47; postage, telegrams, telephones and express, \$890.57; printing and stationery, \$2,453.36; underwriters' boards, associations, etc., \$1,602.96; exchange, \$100.12; adjusting expenses, \$1,230.70; status inquiries, \$122.50; .....	7,574 02	
Total expenditure in Canada.....	\$ 120,285 66	



SESSIONAL PAPER No. 8

THE EAGLE, STAR AND BRITISH DOMINIONS—*Concluded.*

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Sprinkler Leakage.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	13,364,537	140,879 95	294,100	2,506 25
Taken in 1917—New and renewed.....	14,810,129	155,058 99	109,000	929 00
Totals.....	28,174,666	295,938 94	403,100	3,435 25
Less ceased.....	10,887,888	113,680 25	199,100	1,711 25
Gross in force at end of 1917.....	17,286,778	182,258 69	204,000	1,724 00
Less reinsured.....	416,864	4,939 80	204,000	1,724 00
Net in force at end of 1917.....	16,869,914	177,318 89	None.	None.

(For General Business Statement, see Appendix.)

8 GEORGE V, A. 1918

# THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—LORD CLAUD HAMILTON.

General Manager and Secretary—W. E. GRAY.

Principal Office—London, England.

Chief Agent in Canada—CHAS. W. I. WOODLAND.

Head Office in Canada—Montreal.

(Incorporated, October 25, 1880. Licensed for accident and guarantee business in Canada, October 24, 1894, and commenced such business in 1895. New license issued for accident, guarantee and sickness business, February 20, 1900. Licensed for fire business November 29, 1910.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£ 1,000 000
Amount paid thereon in cash.....	200,000

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General ( <i>For details, see Schedule A</i> ).....	\$ 1,095,643 87
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### *Other Assets in Canada.*

Cash at head office.....	8,415 50
Cash in banks, viz.:-	
Bank of Montreal, Montreal.....	\$ 27,243 94
Bank of Montreal, Toronto.....	20,603 60
Total cash in banks.....	47,847 54
Cash on deposit with Manitoba Government Workmen's Compensation, Western Can. Grain Growers' Ass., and on hand in branch offices.....	6,984 41
Agents' balances and premiums uncollected, viz.:-	
Fire, (\$1,034.56 on business prior to Oct. 1, 1917).....	\$ 63,197 22
Accident (\$4,149.29 on business prior to Oct. 1, 1917).....	16,263 64
Automobile (including Fire Risk) (\$51.97 on business prior to Oct. 1, 1917).....	1,525 78
Automobile (excluding Fire Risk) (\$2,298.84 on business prior to Oct. 1, 1917).....	12,306 50
Employers' Liability (\$24,483.65 on business prior to Oct. 1, 1917).....	94,358 35
Guarantee (\$3,319.31 on business prior to Oct. 1, 1917).....	15,813 31
Sickness (\$344.35 on business prior to Oct. 1, 1917).....	2,006 39
Total.....	205,471 19
Office furniture, net.....	10,000 00
Total assets in Canada.....	\$ 1,374,362 51

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 70,995 42
“ fire claims, resisted, in suit.....	18,904 54
“ accident claims, unadjusted.....	9,765 00
“ automobile (excluding Fire Risk) claims, unadjusted.....	11,916 00
“ automobile (excluding Fire Risk) claims, resisted, in suit.....	11,840 00
“ employers' liability claims, unadjusted.....	120,240 00
“ employers' liability claims, resisted, in suit.....	62,760 00
“ guarantee claims, unadjusted.....	50,086 00
“ guarantee claims, resisted, in suit.....	2,000 00
“ sickness claims, unadjusted.....	8,635 00

## SESSIONAL PAPER No. 8

## THE EMPLOYERS' LIABILITY—Continued.

## LIABILITIES IN CANADA—Concluded.

Total net amount of unsettled claims.....	\$ 367,141 96
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 351,639 76
Accident.....	50,221 19
Automobile (including Fire Risk).....	11,171 16
Automobile (excluding Fire Risk).....	54,756 79
Employers' Liability.....	141,820 35
Guarantee.....	42,600 88
Sickness.....	23,976 55
Total, \$676,186.68; carried out at 80 per cent.....	540,949 34
Taxes due and accrued.....	25,000 00
Reinsurance premiums outstanding.....	827 57
Total liabilities in Canada.....	\$ 933,918 87

## INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Accident.	Auto- mobile (including Fire Risk)	Auto- mobile (excluding Fire Risk)	Employ- ers' Liability.	Guaran- tee.	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	643,309 61	118,150 42	29,496 34	135,845 85	604,261 67	108,926 63	59,072 52
Less reinsurance.....	8,265 91	1,464 64	191 20	37 46	15,134 66	2,332 52	394 00
Less return premiums.....	110,055 44	17,184 13	5,887 51	24,157 37	66,127 68	14,937 55	9,436 63
Total deduction.....	118,321 35	18,649 37	6,078 71	24,194 83	81,262 34	17,270 07	9,830 63
Net cash received.....	524,988 26	99,501 05	23,417 63	111,651 02	522,999 33	91,656 56	49,241 89

Net cash received for premiums for all classes of business..... \$ 1,423,455 74  
 Cash received for interest on investments, Fire, \$423.76; Other, \$84 41..... 508 17

Total income in Canada..... \$ 1,423,963 91

## EXPENDITURE IN CANADA.

Claims.	Class of Business.						
	Fire.	Accident.	Auto- mobile (including Fire Risk)	Auto- mobile (excluding Fire Risk)	Employ- ers' Liability.	Guaran- tee.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years	25,965 66	11,208 97	39 00	7,490 43	171,091 52	42,707 71	6,190 86
Less savings and salvage.....	521 83						
Less reinsurance.....	5,330 78						
Total deduction.....	5,852 61						
Net payment for said claims	20,113 05						
Paid for claims occurring during the year.....	200,124 69	35,811 90	11,221 00	27,145 45	177,991 86	43,773 02	16,877 42
Less savings and salvage.....	122 74	49 43	33 33	1,413 39	3,729 92	5,656 11	24 28
Less reinsurance.....	4,323 65	473 40			2,634 79		
Total deduction.....	4,446 39	522 83			6,414 71		
Net payment for said claims	195,678 30	35,289 07	11,187 67	25,732 06	171,577 15	38,116 91	16,853 14
Total net payment for claims	215,791 35	46,498 04	11,226 67	33,222 49	342,668 67	80,824 62	23,044 00

8 GEORGE V, A. 1918

## THE EMPLOYERS' LIABILITY—Continued.

## EXPENDITURE IN CANADA—Concluded.

Total net payments for claims for all classes of business.....	\$	753,275 84
Commission and brokerage, Fire, \$100,218.63; Other, \$200,881 06.....		301,099 69
Taxes, Fire, \$14,266 38; Other, \$18,896 82.....		33,162 20
Salaries and Travelling Expenses:—Fire—Salaries:—Head Office, \$37,886.51; Travelling Expenses:—Officials, \$6,059.85.....		43,946 36
Salaries and Travelling Expenses, Other:—Salaries:—Head Office, \$76,494.21; Travelling Expenses:—Officials, \$9,501.34.....		85,995 55
Miscellaneous Expenditure, Fire, viz.:—Advertising, \$594; furniture and fixtures, \$2,974.50; legal expenses, \$67.05; maps and plans, \$1,059.79; postage, telegrams, telephones and express, \$3,840.20; printing and stationery, \$5,269.97; rents, \$5,899.99; underwriters' boards, associations, etc., \$5,645.51; Total, \$25,351.01, less \$3,654.52 apportionment of expenses to Accident Dept.....		21,696 49
Miscellaneous Expenditure, Other, viz.:—Advertising, \$2,962.69; furniture and fixtures, \$1,324.45; legal expenses, \$1,348.38; postage, telegrams, telephones and express, \$5,429.95; printing and stationery, \$3,201.81; rents, \$15,909.28; underwriters' boards, associations, etc., \$2,615.43; bad debts written off, \$6,826.19; sundries, \$3,654.52.....		48,272 70
Total expenditure in Canada.....	\$	1,287,448 83

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Accident.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916	53,539,028	565,328 51	17,222,926	96,872 23	527,290	10,568 92
Taken in 1917, new and renewed.....	63,723,847	654,702 13	20,867,518	115,861 62	1,505,929	30,110 35
Totals.....	117,262,875	1,220,030 64	38,090,444	212,733 85	2,033,219	40,679 27
Less ceased.....	51,734,926	535,755 83	20,011,442	110,866 82	876,404	18,145 74
Gross in force at end of 1917.	65,527,949	684,274 81	18,079,002	101,867 03	1,156,815	22,533 53
Less reinsured.....	1,359,358	9,411 09	321,500	1,424 64	.....	191 20
Net in force at end of 1917..	64,168,591	674,863 72	17,757,502	100,442 39	1,156,815	22,342 33

Risks and Premiums.	Class of Business.					
	Automobile (excluding Fire Risk.)		Employers' Liability.		Guarantee.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916	13,586,000	93,057 07	17,905,333	371,637 31	21,984,825	91,253 21
Taken in 1917, new and renewed.....	20,307,999	134,991 35	16,837,333	607,611 47	26,602,540	101,735 30
Totals.....	33,893,999	228,048 42	34,742,666	979,248 78	48,587,365	192,988 51
Less ceased.....	18,176,000	118,374 97	19,279,900	673,430 54	26,047,653	107,505 48
Gross in force at end of 1917.	15,717,999	109,673 45	15,462,766	305,818 24	22,539,712	85,483 03
Less reinsured.....	10,000	159 88	107,500	13,914 48	259,553	2,322 84
Net in force at end of 1917..	15,707,999	109,513 57	15,355,266	291,903 76	22,280,159	83,160 19

## SESSIONAL PAPER No. 2

## THE EMPLOYERS' LIABILITY—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	Class of Business.	
	Sickness.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1916.....	3,658,345	49,066 58
Taken in 1917, new and renewed.....	4,383,208	58,381 22
Totals.....	8,041,553	107,447 80
Less ceased.....	4,202,095	59,100 69
Gross in force at end of 1917.....	3,839,458	48,347 11
Less reinsured.....		394 00
Net in force at end of 1917.....	3,839,458	47,953 11

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

	Par value.	Market value.
<i>Governments—</i>		
Canada registered stock, 1930/1950, 3½ p.c.....	\$ 48,666 67	\$ 37,473 34
“ “ “ 1940/1960, 4 p.c.....	97,333 33	81,760 00
Province of Alberta, reg'd. stock, 1943, 4½ p.c.....	24,333 33	21,413 33
“ British Columbia stock, 1941, 3 p.c.....	68,133 32	46,330 66
“ Manitoba, 1947, 4 p.c.....	24,333 33	19,953 33
“ Nova Scotia stock, 1954, 3½ p.c.....	24,333 33	17,763 33
“ Quebec, 1928, 4 p.c.....	41,853 33	38,086 53
“ Saskatchewan, reg'd. stock, 1951, 4 p.c.....	4,866 67	3,893 34
British Gov't. War Loan, 1929/1947, 5 p.c.....	24,333 33	23,116 67
Newfoundland, 1947, 3½ p.c.....	19,953 34	14,166 88
“ “ “ 1948, 3½ p.c.....	973 33	691 06
“ “ “ 1951, 3½ p.c.....	18,006 66	12,784 72
Belgian, 1925 or later, 3 p.c.....	164,320 20	96,948 92
Japan Sterling bonds, 1920/1970, (on 6 mos. notice) 4 p.c.....	26,231 33	18,624 24
<i>Cities—</i>		
Edmonton, 1949, 4½ p.c.....	39,906 67	32,324 40
Kitchener, 1919, 5 p.c.....	5,000 00	5,000 00
Lachine, 1950, 4½ p.c.....	16,000 00	13,600 00
Lethbridge, 1940, 4½ p.c.....	10,000 00	8,100 00
Montreal Stg. reg'd stock, 1953, 4½ p.c.....	24,333 33	22,143 33
“ (Notre Dame de Grace), 1949, 4½ p.c.....	25,000 00	22,250 00
North Vancouver, 1931, 4½ p.c.....	48,666 67	41,366 67
Ottawa, 1940, 4 p.c.....	24,333 33	21,170 00
Quebec, 1923, 4 p.c.....	8,273 34	7,776 94
Three Rivers, 1958, 4½ p.c.....	10,000 00	8,400 00
Toronto, 1920, 4 p.c.....	9,733 33	9,538 66
“ “ “ 1948, 4 p.c.....	14,600 00	12,410 00
Vancouver, 1948, 4 p.c.....	24,333 33	18,493 33
Victoria, 1921, 4 p.c.....	24,333 33	22,873 34
“ “ “ 1960, 4 p.c.....	9,733 33	7,300 00
Winnipeg, 1940, 4 p.c.....	24,333 33	20,440 00
<i>Town—</i>		
Maisonneuve, 1950, 4½ p.c.....	9,733 33	7,981 33
<i>School—</i>		
North Vancouver, 1960, 5 p.c.....	9,000 00	7,560 00
<i>Railways—</i>		
Can. Nor. Ry. 1st mtge (g'teed by Prov. of Man.) 1930, 4 p.c.....	36,013 34	30,971 47
Can. Nor. Ry. 1st mtge (g'teed by Prov. of Sask.) 1939, 4 p.c.....	27,253 33	21,530 13
Can. Nor. (Ont.) Ry., 1st mtge deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c.....	48,666 67	35,040 00
Can. Nor. Western Ry. (g'teed by Prov. of Alta.), 1942, 4½ p.c.....	24,333 33	20,440 00
G.T.P. Ry., 1st mtge. (g'teed by Prov. of Sask.), 1939, 4 p.c.....	73,000 00	57,670 00
Madras Ry. Annuities “Class B” (g'teed by Sec. of State for India) 1956.....	28,186 11	4,227 92

8 GEORGE V, A. 1918

THE EMPLOYERS' LIABILITY—*Concluded.*SCHEDULE A—*Concluded.*

Bonds and debentures on deposit with Receiver General—Con., viz.

<i>Miscellaneous—</i>	Par value.	Market Value.
Can. Perm. Mtge. Corp., 1924, 4½ p.c.....	\$ 50,000 00	\$ 50,000 00
Can. Landed & Nat. Inv't. Co., 1918, 4½ p.c.....	24,333 33	24,333 33
Home Inv't. & Sav. Assoc., 1919, 5 p.c.....	24,333 33	24,333 33
Huron & Erie Mtge. Corp., 1922, 4½ p.c.....	48,666 67	48,666 67
Ontario Loan and Deb. Co., 1919, 4½ p.c.....	24,333 33	24,333 33
Total on deposit with Receiver General.....	\$1,334,104 26	\$1,063,280 53
<i>Held by the Company, viz.:</i> —		
British Gov't. War Loan, 1929/1947, 5 p.c.....	34,066 67	32,363 34
Total par and market values.....	\$1,368,170 93	\$1,095,643 87

(For General Business Statement, See Appendix.)

SESSIONAL PAPER No. 8

## EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—F. W. ARNOLD.

Secretary—SAMUEL G. HOWE.

Principal Office—Providence, R.I.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated, 1859. Dominion license issued April 3, 1913.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....	\$ 500,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Imperial Japanese Govt. bonds, 2nd series, 1915/1925 on 6 months' notice, 4½ p.c.....	\$ 9,740 00	\$ 8,960 80
Commonwealth of Massachusetts, 1941, 3 p.c.....	65,000 00	57,200 00
City of Fort William, 1942, 5 p.c.....	24,333 33	22,629 99
City of Stratford, 1942, 4½ p.c.....	25,000 00	22,750 00
Total on deposit with Receiver General.....	\$ 124,073 33	\$ 111,540 79

Carried out at market value.....	\$ 111,540 79
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*Other Assets in Canada.*

Interest accrued.....	2,814 06
Total assets in Canada.....	\$ 114,354 85

## LIABILITIES IN CANADA.

Total net amount of claims, unadjusted.....	\$ 4,691 15
Reserve of unearned premiums, \$26,417.24; carried out at 80 per cent.....	21,133 79
Taxes, due and accrued (estimated).....	500 00
Total liabilities in Canada.....	\$ 26,324 94

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 179,323 82
Deduct reinsurance, \$113,032.14; return premiums, \$23,342.89.....	136,375 03
Net cash received for premiums.....	\$ 42,948 79
Received for interest on investments.....	4,730 30
Total income in Canada.....	\$ 47,679 09

8 GEORGE V, A. 1918

## EQUITABLE FIRE AND MARINE—Continued.

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 18,557 05	
Deduct reinsurances.....	15,386 78	
Net amount paid for said claims.....	\$ 3,170 27	
Amount paid for claims occurring during the year.....	19,318 96	
Total net amount paid for claims.....	\$ 22,489 23	
Commission or brokerage.....	14,316 92	
Taxes.....	328 11	
Total expenditure in Canada.....	\$ 37,134 26	

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statment.....	\$ 17,834,189	\$ 204,526 00
Taken during the year, new and renewed.....	16,568,247	179,323 82
Total.....	\$ 34,402,436	\$ 383,849 82
Deduct terminated.....	15,033,857	165,183 97
Gross in force at end of year.....	\$ 19,368,579	\$ 218,665 85
Deduct reinsured.....	14,710,066	167,595 09
Net in force at December 31, 1917.....	\$ 4,658,513	\$ 51,070 76

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Book value of real estate.....	\$ 81,680 00
Mortgage loans on real estate, first liens.....	100,450 00
Book value of bonds and stocks.....	1,113,588 33
Cash in trust companies and in banks.....	159,495 04
Agents' balances.....	59,039 06
Total ledger assets.....	\$ 1,514,252 43

## NON-LEDGER ASSETS.

Interest accrued.....	13,784 81
Rents accrued.....	600 00
Market value of real estate over book value.....	48,488 83
Recoverable for reinsurance on paid claims.....	187 92
Gross assets.....	\$ 1,577,313 99
Deduct assets not admitted.....	29,268 39
Total admitted assets.....	\$ 1,548,045 60

## LIABILITIES.

Net amount of unpaid claims.....	\$ 107,820 79
Unearned premiums.....	432,959 36
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	250 00
Federal, State and other taxes, due or accrued (estimated).....	25,000 00
Interest on mortgages collected in advance.....	1,123 70
Total liabilities, except capital stock.....	\$ 567,153 85
Capital stock paid in cash.....	500,000 00
Surplus over liabilities and capital stock.....	480,891 75
Total liabilities.....	\$ 1,548,045 60



## SESSIONAL PAPER No. 8

EQUITABLE FIRE AND MARINE—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 799,769 15
Received for interest and dividends.....	59,347 43
Received for rent.....	5,364 25
Gross increase, by adjustment, in book value of bonds.....	200 00
Gross profit on sale or maturity of stocks.....	58 00
Total income.....	\$ 864,738 83

## DISBURSEMENTS

Net amount paid for claims.....	\$ 322,077 63
Expenses of adjustment and settlement of claims.....	3,144 35
Dividends paid stockholders.....	50,000 00
Commissions or brokerage.....	266,586 97
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	11,742 11
Rents.....	2,805 91
Taxes on real estate.....	1,634 29
State taxes on premiums, Insurance department licenses and fees.....	163 69
All other licenses, fees and taxes.....	3,191 08
Gross decrease, by adjustment, in book value of stocks.....	10,395 00
All other disbursements.....	2,788 00
Total disbursements.....	\$ 674,529 03

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$ 257,973,314 00
Premiums thereon.....	2,433,972 22
Amount of policies terminated.....	199,380,920 00
Premiums thereon.....	1,883,216 19
Net amount in force at end of year.....	69,284,502 00
Premiums thereon.....	700,851 06

## FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—HENRY EVANS.

Secretary—J. A. SWINNERTON.

Principal Office—80 Maiden Lane, New York, N.Y.

Manager in Canada—W. E. D. BALDWIN.

Head Office in Canada—Montreal.

(Formed by the amalgamation on Jan. 25, 1910, of the Fidelity Fire Insurance Company of New York and the Phenix Insurance Company of Brooklyn. The latter company had previously transacted business in Canada under license dated May 1, 1874. On April 11, 1910, a new license was issued to the Fidelity-Phenix.)

## CAPITAL.

Amount authorized, subscribed and paid in cash.....\$ 2,500,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Prov. of Alberta, reg'd. gold, 1924, 4½ p.c.....	\$ 22,000 00	\$ 20,900 00
United States Liberty Loan, 1932/1947, 3½ p.c.....	30,000 00	30,000 00
City of Toronto, 1929, 3½ p.c.....	55,966 67	48,691 00
City of Toronto, 1944, 3½ p.c.....	24,333 33	18,980 00
City of Toronto, 1948, 4 p.c.....	299,300 00	254,405 00
Total on deposit with Receiver General.....	\$ 431,600 00	\$ 372,976 00

Carried out at market value.....\$ 372,976 00

*Other Assets in Canada.*

Cash in Royal Bank of Canada, Montreal.....	24,145 18
Interest due, \$7,391.23; accrued, \$456 25.....	7,847 48
Agents' balances and premiums uncollected, viz.:—Fire (\$2,902.78 on business prior to Oct. 1, 1917).....	48,771 22
Furniture and plans.....	6,387 57
Total assets in Canada.....	\$ 460,127 45

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted but unpaid.....	\$ 13,616 52
Net amount of fire claims, unadjusted.....	46,636 66
Net amount of fire claims, resisted, not in suit.....	2,500 00

Total net amount of unsettled fire claims.....	\$ 62,753 18
Reserve of unearned premiums: fire, \$233,627.16; tornado, \$1,006.30; total, \$234,633.46; carried out at 80 per cent.....	187,706 77
Taxes due and accrued.....	8,228 79
Due and accrued for salaries, rent, advertising, etc.....	3,757 34
Total liabilities in Canada.....	\$ 262,446 08

## SESSIONAL PAPER No. 8

## FIDELITY-PHENIX—Continued.

## INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Gross cash received.....	488,262 19	533 85
Less reinsurance.....	43,683 13	
Less return premiums.....	86,802 82	26 00
Total deduction.....	130,485 95	
Net cash received.....	357,776 24	507 85
Net cash received for premiums for all classes of business.....	\$ 358,284 09	
Cash received for interest on investments.....	16,153 46	
Total income in Canada.....	\$ 374,437 52	

## EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	
	\$ cts.	
Amount paid for claims occurring in previous years.....	59,113 20	
Less reinsurance.....	2,788 14	
Net payment for said claims.....	56,325 06	
Amount paid for claims occurring during the year.....	209,224 46	
Less savings and salvage.....	2,707 77	
Less reinsurance.....	23,434 08	
Total deduction.....	26,141 85	
Net payment for said claims.....	183,082 61	
Total net payments for claims for all classes of business.....	\$ 239,407 67	
Commission and brokerage, fire, \$82,244 80; other, \$133 46.....	82,378 26	
Taxes.....	11,123 35	
Salaries, fees and travelling expenses, fire: salaries: Head Office, \$14,660 81; general and special agents, \$6,673 93; travelling expenses: officials, \$996.24; special agents, \$4,905.50.	27,236 48	
Miscellaneous expenditure, fire, viz:—Advertising, \$2,849 49; fire departments, patrol and salvage corps assessments, etc., \$303 61; furniture and fixtures, \$599 47; legal expenses, \$13 54; maps and plans, \$984 83; postage, telegrams, telephones and express, \$2,490 01; printing and stationery, \$2,172 94; rents, \$2,442 39; underwriters' boards, associations, etc., \$4,992.69; miscellaneous expenses, \$1,109.86.....	17,958 83	
Total expenditure in Canada.....	\$ 378,104 59	

8 GEORGE V, A. 1918

FIDELITY-PHENIX—*Concluded.*

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	43,182,598	490,374 23	770,655	3,110 76
Taken in 1917, new and renewed.....	46,150,090	485,427 34	109,640	533 85
Totals.....	89,332,688	975,801 57	880,295	3,644 61
Less ceased.....	43,846,472	463,269 75	122,935	503 75
Gross in force at end of 1917.....	45,486,216	512,531 82	757,360	3,140 86
Less reinsured.....	5,468,357	47,387 70	83,800	290 91
Net in force at end of 1917.....	40,017,859	465,144 12	673,560	2,849 95

*(For General Business Statement, see Appendix.)*

## SESSIONAL PAPER No. 8

## FIREMAN'S FUND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—BERNARD FAYMONVILLE.

Secretary—LOUIS WEINMANN.

Principal Office—San Francisco, Cal.

Chief Agent in Canada—G. T. McMURRICH.

Head Office in Canada—Toronto.

(Incorporated May 6, 1863. Dominion license issued November 13, 1912.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,500,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts on deposit with Receiver General, viz.:

<i>Governments—</i>	Par value.	Market value.
California (State Highway Act), 1919-1920, 4 p.c.....	\$ 30,000 00	\$ 30,000 00
California (State Highway Act), 1932, 4 p.c.....	4,000 00	4,080 00
California (State Highway Act), 1950, 4 p.c.....	1,000 00	1,040 00
California (State Highway Act), 1956, 4 p.c.....	5,000 00	5,250 00
California, San Francisco Harbour Imp't., 1985 (or by call, after 1950), 4 p.c.....	51,000 00	53,550 00
Commonwealth of Massachusetts, 1941, 3 p.c.....	50,000 00	44,000 00

Total on deposit with Receiver General.....\$ 141,000 00 \$ 137,920 00

Carried out at market value.....\$ 137,920 00

*Other Assets in Canada.*

Cash in banks in Canada, viz.:

Bank of Nova Scotia, Toronto.....	\$ 20,103 34
Sterling Bank, Toronto.....	7,982 71
British North America Bank, Winnipeg.....	11,318 64
Bank of Commerce, Victoria.....	14,287 04
National Park Bank, New York.....	20,575 32

Total cash in banks.....74,267 05

Agents' balances and premiums uncollected, viz.:

Fire.....	\$ 24,402 69
Automobile (including Fire Risk).....	951 08
Inland Transportation.....	318 54

Total.....25,672 31

Office furniture and plans.....319 12

Total assets in Canada.....\$ 238,178 48

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 35,772 63
Net amount of automobile (including Fire Risk) claims, unadjusted.....	225 52

Total net amount of unsettled claims.....\$ 35,998 15

Reserve of unearned premiums, viz.:

Fire.....	\$ 113,521 06
Automobile (including Fire Risk).....	4,623 20
Inland Transportation.....	1,159 81

Total, \$119,304.07; carried out at 80 per cent.....95,443 26

Taxes due and accrued.....2,000 00

Salaries, rent, advertising, agency and other expenses, due and accrued.....3,000 00

Total liabilities in Canada.....\$ 136,441 41

8 GEORGE V, A. 1918

## FIREMAN'S FUND—Continued.

## INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Automobile (including Fire Risk).	Inland Trans- portation.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received .....	204,262 10	11,775 40	7,909 55
Less reinsurance.....	6,521 99		
Less return premiums.....	39,586 83	1,603 58	152 71
Total deduction .....	46,108 82		
Net cash received.....	158,153 28	10,171 82	7,756 84
<hr/>			
Net cash received for premiums for all classes of business.....			\$ 176,081 94
Cash received for interest on investments.....			5,450 32
Total income in Canada.....			\$ 181,532 26

## EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile (including Fire Risk).	Inland Trans- portation.
	\$	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years	14,408 68	58 00	
Deduct reinsurance.....	153 26		
Net payments for said claims.....	14,255 42		
Paid for claims occurring during the year.....	63,370 47	3,888 43	921 06
Less reinsurance.....	20 08	65 00	52 22
Net payments for said claims.....	63,350 39	3,823 43	
Total net payments for claims.....	77,605 81	3,881 43	868 84
Total net payments for claims for all classes of business..... \$ 82,356 08			
Commission and brokerage: fire, \$37,399.15; other, \$3,787.33..... 41,186 48			
Taxes, fire, \$4,171 47; other, \$62.95..... 4,234 42			
Salaries, fees and travelling expenses of officials..... 3,691 00			
Miscellaneous expenditure, fire, viz.:—Advertising, \$58.30; maps and plans, \$186.62; postage, telegrams, telephones and express, \$540 79; printing and stationery, \$94 43; underwriters' boards, associations, etc., \$2,149.30; subscription to Bradstreet's, \$16 67..... 3,046 11			
Miscellaneous expenditure, other, viz.:—Postage, telegrams, telephones and express, \$221.20; printing and stationery, \$39.87; underwriters' boards, associations, etc., \$52.45..... 313 52			
Total expenditure in Canada..... \$ 134,827 61			

## SESSIONAL PAPER No. 8

## FIREMAN'S FUND—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of business.					
	Fire.		Automobile (including Fire risk.)		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.	17,588,238	162,532 87	378,515	9,737 64	214,154	3,852 91
Taken in 1917—New and re- newed.....	21,732,561	212,158 91	640,810	11,783 52	2,046,543	5,938 84
Totals.....	39,320,799	374,691 78	1,019,325	21,521 16	2,260,697	9,791 75
Less ceased.....	19,722,802	163,121 47	644,345	12,274 75	2,062,558	7,472 12
Gross in force at end of 1917.	19,597,997	211,570 31	374,980	9,246 41	198,139	2,319 63
Less reinsured.....	664,223	5,733 64				
Net in force at end of 1917..	18,933,774	205,836 67	374,980	9,246 41	198,139	2,319 63

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Book value of real estate.....	\$ 404,000 00
Mortgage loans on real estate, first liens.....	1,905,585 76
Loans on bonds, stocks, etc.....	180,125 00
Book value of bonds and stocks.....	8,230,885 30
Cash on hand, in trust companies and in banks.....	3,646,267 98
Agents' balances and bills receivable.....	3,165,159 06
Due from employees on Liberty Bonds.....	22,533 34
Total ledger assets.....	\$ 17,554,556 44

## NON-LEDGER ASSETS.

Interest due and accrued.....	152,159 98
Gross assets.....	\$17,706,716 42
Deduct assets not admitted.....	986,873 80
Total admitted assets.....	\$16,719,842 62

## LIABILITIES.

Net amount of unpaid claims.....	\$ 2,727,125 97
Total unearned premiums.....	7,665,291 91
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	10,500 00
Federal, state and other taxes due or accrued (estimated).....	725,000 00
Contingent commissions or other charges due or accrued.....	200,000 00
Dividends earned and declared.....	60,000 00
Total liabilities, excluding capital stock.....	\$11,387,917 88
Capital stock paid up in cash.....	1,500,000 00
Special reserve fund.....	750,000 00
Guaranty surplus fund.....	750,000 00
Surplus over all liabilities and capital stock.....	2,331,924 74
Total liabilities.....	\$16,719,842 62

8 GEORGE V, A. 1918

FIREMAN'S FUND—*Concluded.*

## INCOME.

Net cash received for premiums .....	\$14,177,744 68
Rents.....	30,111 00
Interest and dividends.....	518,703 22
Refund on internal revenue stamps .....	1,288 35
Agents' balances previously charged off .....	1,291 18
Gross profit on sale or maturity of bonds.....	2,000 00
Gross increase, by adjustment, in book value of ledger assets.....	21,000 00
Total income.....	<u>\$14,752,138 43</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 6,317,319 88
Expenses of adjustment and settlement of claims.....	116,007 34
Interest or dividends to stockholders.....	390,000 00
Commissions or brokerage.....	2,562,445 18
Allowances to local agencies for miscellaneous agency expenses.....	32,837 01
Salaries, \$356,731.66; and expenses, \$124,599.51; of special and general agents.....	481,331 17
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	281,925 14
Rents.....	66,126 09
Underwriters' boards and tariff associations.....	100,328 12
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	10,287 65
Inspections and surveys.....	12,739 20
Taxes on real estate.....	5,801 57
State taxes on premiums, Insurance Department licenses and fees.....	213,908 61
All other licenses, fees and taxes .....	59,813 97
Agents' balances charged off.....	2,835 58
Gross loss on sale or maturity of bonds.....	3,073 07
All other disbursements.....	238,011 22
Total disbursements.....	<u>\$10,884,791 40</u>

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year, fire.....	\$ 809,607,000 00
Premiums thereon.....	8,408,717 41
Amount of policies terminated during the year.....	641,826,883 00
Premiums thereon .....	6,791,667 61
Net amount in force at December 31, 1917.....	926,287,426 00
Premiums thereon.....	<u>10,414,749 56</u>



SESSIONAL PAPER No. 8

## FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—DANIEL H. DUNHAM.

Secretary—A. H. HASSINGER.

Principal Office—Newark, N.J.

Chief Agents in Canada—B. B. AND WILSON SMITH.

Head Office in Canada.—Winnipeg.

(Incorporated December 3, 1855. Dominion license issued May 22, 1912.)

## CAPITAL.

Amount of joint stock capital authorized . . . . .	\$ 2,000,000 00
Amount subscribed and paid in cash. . . . .	1,250,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts. on deposit with Receiver General, viz:—

	Par value.	Market value.
Dominion of Canada War Loan, 1937, 5 p. c. . . . .	\$ 20,000 00	\$ 19,200 00
City of Hamilton, 1934, 4½ p.c. . . . .	20,000 00	18,800 00
City of Toronto, 1948, 4 p.c. . . . .	67,646 66	57,499 66
Canadian Northern Railway Winnipeg Terminal (g'teed by Prov. of Manitoba), 1939, 4½ p.c. . . . .	10,000 00	8,200 00
Winnipeg General Hospital, 1st Mtge. (g'teed by Prov. of Manitoba), 1944, 5 p.c. . . . .	10,000 00	9,400 00
Total on deposit with Receiver General. . . . .	\$ 127,646 66	\$ 113,099 66

Carried out at market value. . . . . \$ 113,099 66

*Other Assets in Canada.*

Cash in Bank of Montreal, Winnipeg. . . . .	5,436 91
Interest accrued. . . . .	2,236 25
Agents' balances and premiums uncollected (\$1,085.60 was on business prior to Oct. 1, 1917). . . . .	12,182 63
Total assets in Canada. . . . .	\$ 132,955 45

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid. . . . .	\$ 2,329 51
Net amount of claims, unadjusted . . . . .	13,900 24
Total net amount of unsettled claims. . . . .	\$ 16,229 75
Reserve of unearned premiums, \$77,105; carried out at 80 per cent. . . . .	61,684 00
Taxes due and accrued. . . . .	1,166 30
Reinsurance premiums, due . . . . .	298 43
Total liabilities in Canada. . . . .	\$ 79,378 48

## INCOME IN CANADA.

Gross cash received for premiums . . . . .	\$ 101,152 94
Deduct reinsurances, \$2,761.54; return premiums, \$14,399.83. . . . .	17,161 37
Net cash received for premiums. . . . .	\$ 83,991 57
Received for interest and dividends. . . . .	4 70
Total income in Canada. . . . .	\$ 83,996 27

FIREMEN'S INSURANCE—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 24,485 72	
Deduct reinsurances.....	370 52	
Net amount paid for said claims.....	\$ 24,116 20	
Amount paid for claims occurring during the year.....	\$ 29,557 58	
Deduct savings and salvage, \$300.23; reinsurances, \$1,158.60.....	1,458 92	
Net amount paid for said claims.....	\$ 28,098 66	
Total net amount paid for claims.....	\$	52,214 86
Commission or brokerage.....		17,737 60
Salaries, fees and all other charges of officials. Salaries: General and special agents, \$3,100; travelling expenses: agents, \$688.42.....		3,788 42
Taxes.....		4,258 78
Miscellaneous expenditure, viz:—Maps and plans, \$578.20; printing and stationery, \$6.73; loss and adjustment expenses, \$727.50; underwriters' boards, tariff associations, etc., \$26.75; miscellaneous agency expenses, \$248.64; exchange, \$3.01.....		2,490 83
Total expenditure in Canada.....	\$	80,520 49

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 10,679,400	\$ 146,557 61
Taken during the year, new and renewed.....	7,647,030	99,555 38
Total.....	\$ 18,326,430	\$ 246,112 99
Deduct terminated.....	7,575,700	95,998 82
Gross in force at end of year.....	\$ 10,750,730	\$ 150,114 17
Deduct reinsured.....	199,087	1,947 06
Net in force at December 31, 1917.....	\$ 10,551,643	\$ 148,167 11

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION,  
LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—DONALD M. MACKAY.

Secretary—J. MAYHEW ALLEN.

Principal Office—Perth, Scotland.

Chief Agent in Canada—THOMAS H. HALL.

Head Office in Canada—Toronto.

(Incorporated February 23, 1891. Dominion license issued July 14, 1908.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 6,250,000 00
Amount subscribed.....	5,765,000 00
Amount paid thereon in cash.....	2,015,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General ( <i>For details, see Schedule A.</i> ).....	\$ 366,636 10
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*Other Assets in Canada.*

Market value of debenture deposited with Imperial Bank of Canada ( <i>For details, see Schedule B.</i> ).....	10,000 00
Market value of bonds and debts held by the company, ( <i>For details, see Schedule C.</i> ).....	3,000 00
Cash at head office in Canada and branches.....	56 41
Cash in banks and trust Co.:—	
Imperial Bank of Canada, Toronto.....	\$ 23,375 52
Imperial Bank of Canada, Winnipeg.....	33,544 35
Union Trust Co., Toronto.....	20,000 00
Total cash in banks and trust Company.....	76,919 87
Interest accrued.....	5,754 61
Agents' balances and premiums uncollected (\$550.78 on business prior to Oct. 1, 1917).....	48,119 54
Office furniture and plans.....	5,460 53
Total assets in Canada.....	\$ 515,947 06

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 48,609 17
Net amount of claims, resisted in suit.....	1,500 00
Total net amount of unsettled claims.....	\$ 50,109 17
Reserve of unearned premiums, \$261,832.07; carried out at 80 per cent.....	209,465 65
Salaries, rent, etc., due and accrued.....	3,384 52
Taxes due and accrued.....	8,489 41
Due reinsuring companies.....	1,424 57
Total liabilities in Canada.....	\$ 272,873 32

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 455,960 28
Deduct reinsurances, \$8,103.25; return premiums, \$79,011.74.....	87,114 99
Total net cash received for premiums.....	\$ 368,845 29
Received for interest on investments.....	20,067 65
Transfer fees.....	5 00
Total income in Canada.....	\$ 388,917 94

8 GEORGE V, A. 1918

## GENERAL ACCIDENT FIRE AND LIFE—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 49,628 85	
Deduct reinsurances.....	108 23	
Net amount paid for said claims.....	\$ 49,520 62	
Amount paid for claims occurring during the year.....	\$ 156,396 90	
Deduct savings and salvage, \$4,191.00; reinsurances, \$1,962.61.....	6,153 61	
Net amount paid for said claims.....	\$ 150,243 29	
Total net amount paid for claims.....	\$ 199,763 91	
Paid or allowed for commission or brokerage.....	79,959 46	
Paid for: Salaries of head office officials, \$20,124.76; directors' fees, \$500; auditors' fees, \$375; travelling expenses, officials, \$2,125.15; entertainment, \$73.75.....	23,198 66	
Taxes.....	10,034 01	
Miscellaneous expenditure, viz: Legal expenses, \$193.71; advertising, \$144.40; printing and stationery, \$1,407.09; postage, telegrams, telephones and express, \$1,475.50; rent, \$2,140.15; underwriters' board fees, \$4,494.48; furniture and fixtures, \$40.65; maps and plans, \$240.86; life assurance scheme, \$10.08; charges, \$1,533.24.....	11,680 16	
Total expenditure in Canada.....	\$ 324,636 20	

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 38,267,310	\$ 454,265 67
Taken during the year, new.....	31,389,435	340,160 41
Taken during the year, renewed.....	10,903,577	114,115 84
Total.....	\$ 80,560,322	\$ 908,541 92
Deduct terminated.....	37,151,672	406,061 62
Gross in force at end of year.....	\$ 43,408,650	\$ 502,480 90
Deduct reinsured.....	657,798	9,805 47
Net in force at December 31, 1917.....	\$ 42,750,852	\$ 492,675 43

## SCHEDULE A.

Bonds and debts on deposit with Receiver General, viz:—

	Par value.	Market value.
<i>Governments—</i>		
Dominion of Canada War Loan, 1931, 5 p.c.....	\$ 15,000 00	\$ 14,850 00
Dominion of Canada War Loan, 1937, 5 p.c.....	15,000 00	14,268 75
Prov. of Saskatchewan, 1925, 5 p.c.....	21,000 00	20,790 00
<i>Cities—</i>		
Cranbrook, 1918 to 1929, 5 p.c.....	24,893 19	22,901 75
Edmonton, 1953, 4½ p.c.....	5,353 33	4,282 67
Edmonton, 1953, 5 p.c.....	15,573 34	13,704 53
Fort William, 1930, 5 p.c.....	10,000 00	9,500 00
Fort William, 1931, 5 p.c.....	8,000 00	7,497 60
Fort William, 1941, 5 p.c.....	2,000 00	1,833 40
Hull, 1935, 5 p.c.....	15,000 00	14,100 00
Medicine Hat, 1928, 5 p.c.....	2,000 00	1,840 00
Medicine Hat, 1931, 5 p.c.....	1,915 97	1,743 53
Medicine Hat, 1933, 5 p.c.....	3,000 00	2,700 00
Moosajaw, 1920, 4½ p.c.....	9,000 00	8,640 00
Nanaimo, 1960, 5 p.c.....	16,000 00	13,440 00
North Vancouver, 1958, 5 p.c.....	5,000 00	4,200 00
North Vancouver, 1960, 5 p.c.....	1,450 00	1,218 00
Port Arthur, 1932, 5 p.c.....	2,433 33	2,287 33
Port Arthur, 1942, 5 p.c.....	8,760 00	8,059 20
Prince Albert, 1918 to 1935, 4½ p.c.....	12,938 79	11,515 51
Prince Albert, 1918 to 1937, 5 p.c.....	4,033 33	3,729 06
St. Catharines, 1930, 5 p.c.....	21,000 00	20,790 00
St. Thomas, 1918 to 1920, 4 p.c.....	6,381 44	6,253 81
Saskatoon, 1920, 5 p.c.....	30,000 00	29,100 00
Wetaskiwin, 1919 to 1960, 5 p.c.....	9,544 43	8,303 65

## SESSIONAL PAPER No. 8

GENERAL ACCIDENT FIRE AND LIFE—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debts on deposit with Receiver General, *Concluded, viz.:*—

<i>Towns—</i>	Par value.	Market value.
Clinton, 1937, 4½ p.c. ....	\$ 5,000 00	\$ 4,450 00
North Bay, 1918 to 1937, 5½ p.c. ....	7,773 84	7,773 84
Rosethorn, 1918 to 1930, 5 p.c. ....	3,014 87	2,713 38
Sudbury, 1921, 5 p.c. ....	4,462 44	4,328 57
Swift Current, 1932, 5 p.c. ....	8,000 00	7,040 00
Waterloo, 1918 to 1936, 5 p.c. ....	3,709 71	3,635 52
<i>Schools—</i>		
Edmonton, 1918-1920, 5 p.c. ....	9,000 00	8,910 00
Portage la Prairie, 1918-1928, 5 p.c. ....	11,000 00	10,450 00
Saskatoon, 1918 to 1940, 5 p.c. ....	3,833 34	3,565 00
" 1918, 5 p.c. ....	2,000 00	1,980 00
" 1919, 5 p.c. ....	1,000 00	980 00
" 1920, 5 p.c. ....	2,000 00	1,940 00
" 1922, 5 p.c. ....	1,000 00	960 00
" 1924, 5 p.c. ....	1,000 00	950 00
" 1926, 5 p.c. ....	1,000 00	940 00
" 1928, 5 p.c. ....	1,000 00	930 00
" 1930, 5 p.c. ....	1,000 00	920 00
" 1932, 5 p.c. ....	1,000 00	910 00
" 1934, 5 p.c. ....	1,000 00	910 00
" 1936, 5 p.c. ....	1,000 00	900 00
" 1938, 5 p.c. ....	1,000 00	890 00
" 1940, 5 p.c. ....	1,000 00	890 00
Strathcona, 1918-1940, 5 p.c. ....	13,033 34	12,121 00
<i>Miscellaneous—</i>		
Can. Landed and Nat. Invt. Co., Ltd., 1918, 4½ p.c. ....	15,000 00	15,000 00
Can. Perm. Mtge. Corp., 1918, 4½ p.c. ....	25,000 00	25,000 00
Total on deposit with Receiver General. ....	\$ 389,124 69	\$ 366,636 10

## SCHEDULE B.

Debenture deposited with Imperial Bank of Canada, *viz.:*—

Colonial Investment and Loan Co., 1917, 4½ p.c. ....	\$ 10,000 00	\$ 10,000 00
Total deposited with Imperial Bank. ....	\$ 10,000 00	\$ 10,000 00

## SCHEDULE C.

Bonds held at head office of company, <i>viz.:</i> —	Par value.	Market value.
Dom. of Can. Victory Loan, 1937, 5½ p.c. (10 p.c. of subscription) \$	3,000 00	\$ 3,000 00
Grand Valley R. R., 1947, 5 p.c. ....	17,000 00	.....
Total held at office. ....	\$ 20,000 00	\$ 3,000 00

(For General Business Statement, see Appendix.)

## THE GENERAL FIRE ASSURANCE COMPANY OF PARIS, FRANCE.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—BARON DE NEUFLIZE.

Manager—M. PAUL LEVASSEUR.

Principal Office—Paris, France.

Chief Agent in Canada—THOMAS F. DOBBIN.

Head Office in Canada—Montreal.

(Incorporated 1819. Dominion license issued July 20, 1912.)

## CAPITAL.

Amount authorized, subscribed and paid in cash.....	\$ 400,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
676,667 francs French Rentes, 3 p.c.....	\$ 130,596 67	\$ 77,052 04

Carried out at market value.....	\$ 77,052 04
----------------------------------	--------------

*Other Assets in Canada.*

Cash at head office.....	3,847 93
Cash in Bank of British North America, Montreal.....	10,488 06
Agents' balances and premiums uncollected.....	10,000 86
Office furniture and plans.....	1,503 13
Total assets in Canada.....	\$ 102,892 02

## LIABILITIES IN CANADA.

Total net amount of claims, unadjusted.....	\$ 23,442 10
Reserve of unearned premiums, \$56,237.67, carried out at 80 per cent.....	44,990 14
Reinsurance premiums due.....	1,216 06
Taxes due and accrued.....	1,770 98
Due and accrued for salaries, rent, advertising, agency and other expenses.....	1,829 24
Total liabilities in Canada.....	\$ 73,248 52

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 118,606 91
Deduct reinsurances, \$13,124.52; return premiums, \$21,083.32.....	34,207 84
Net cash received for premiums.....	\$ 84,399 07
Received for interest on investments.....	119 91
Total income in Canada.....	\$ 84,518 98

## SESSIONAL PAPER No. 8

THE GENERAL FIRE OF PARIS, FRANCE—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 20,814 23	
Deduct reinsurances.....	30 30	
Net amount paid for said claims.....	\$ 20,783 93	
Amount paid for claims occurring during the year.....	\$ 44,165 65	
Deduct savings and salvage, \$905; reinsurances, \$15,428.38.....	16,333 38	
Net amount paid for said claims.....	\$ 27,832 27	
Total net amount paid for claims.....	\$ 48,616 20	
Commission or brokerage.....	16,923 16	
Taxes.....	4,287 62	
Miscellaneous expenditure, viz.: Underwriters' boards, tariff associations, etc., \$1,331.44; administration, \$8,979.62.....	10,311 06	
Total expenditure in Canada.....	\$ 80,138 06	

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at Dec. 31, 1916.....	\$ 8,202,987	\$ 94,930 50
Taken during the year, new and renewed.....	11,591,920	121,002 10
Total.....	\$ 19,794 907	\$ 215,932 60
Deduct terminated.....	9,327,556	93,560 47
Gross in force at end of year.....	\$ 10,467,351	\$ 122,372 13
Deduct reinsured.....	1,595,293	15,471 15
Net in force at December 31, 1917.....	\$ 8,872,058	\$ 106,900 98

(For General Business Statement, see Appendix.)

8 GEORGE V, A. 1918

## GLENS FALLS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—R. A. LITTLE.

Secretary—H. N. DICKINSON.

Head Office—Glens Falls, N.Y.

Chief Agent in Canada—W. H. GEORGE.

Head Office in Canada—Toronto

(Organized, 1850. Dominion license issued November 28, 1913.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....	\$ 500,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A</i> ).....	\$ 193,900 00
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*Other Assets in Canada.*

Cash in Bank of Montreal, Montreal.....	53,919 50
Deposited with Western Canada Grain Association.....	2,000 00
Interest accrued.....	2,733 75
Agents' balances and premiums uncollected, viz.:—	
Fire (\$183.35 on business prior to Oct. 1, 1917).....	\$ 31,228 06
Automobile, (including Fire Risk).....	1,630 86
Total.....	32,858 92
Total assets in Canada.....	\$ 285,412 17

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted (\$800 accrued prior to 1917).....	\$ 23,059 00
Net amount of fire claims, resisted, in suit (accrued in 1915).....	6,000 00
Net amount of automobile (including Fire Risk) claims, unadjusted.....	3,660 00
Total net amount of unsettled claims.....	\$ 32,719 00
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 121,730 77
Automobile (including Fire Risk).....	9,112 39
Total, \$130,843.16; carried out at 80 per cent.....	104,674 53
Taxes due and accrued.....	2,500 00
Total liabilities in Canada.....	\$ 139,893 53



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GLENS FALLS INSURANCE COMPANY—*Continued.*

## INCOME IN CANADA.

Premiums.	Class of business.	
	Fire.	Automobile (including Fire Risk.)
	\$ cts.	\$ cts.
Gross cash received.....	214,101 67	25,077 35
Less reinsurance.....	9,140 06	
Less return premiums.....	34,923 94	6,142 44
Total deduction.....	44,064 00	
Net cash received.....	170,037 67	18,934 91
Net cash received for premiums for all classes of business.....	\$ 188,972 58	
Cash received for interest.....	10,720 17	
Total income in Canada.....	\$ 199,692 75	

## EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Automobile (including Fire Risk).
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	11,612 11	566 20
Paid for claims occurring during the year.....	\$1,069 03	5,047 31
Less savings and salvage.....		225 00
Less reinsurance.....	12,153 33	
Net payment for said claims.....	68,915 70	4,822 31
Total net payment for claims.....	80,527 81	5,388 51
Total net payments for claims for all classes of business.....	\$ 85,916 32	
Commission and brokerage: Fire, \$36,438.59; Other, \$4,168.95.....	40,607 54	
Taxes, fire.....	6,660 34	
Salaries, fees and travelling expenses, Fire; salaries, general and special agents, \$11,436.39; travelling expenses, officials, \$533.10; agents, \$188.15.....	12,157 64	
Miscellaneous expenditure, Fire, viz.: Advertising, \$497.80; fire departments, patrol and salvage corps assessments, \$11; inspections and surveys, \$40; maps and plans, \$572.50; postage, telegrams, telephones and express, \$1,066.42; printing and stationery, \$247.30; rents, \$660; underwriters' boards, associations, etc., \$2,006.22; miscellaneous expenses, \$2,349 48.....	7,450 72	
Total expenditure in Canada.....	\$ 152,792 56	

8 GEORGE V, A. 1918

**GLENS FALLS INSURANCE COMPANY—*Concluded.***  
**SUMMARY OF RISKS AND PREMIUMS IN CANADA.**

Risks and Premiums.	Class of Business.			
	Fire		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	17,850,727	221,064 22	762,917	15,175 27
Taken in 1917, new and renewed.....	22,615,402	223,497 15	1,352,585	25,466 57
Totals.....	40,466,129	444,561 37	2,115,502	40,641 84
Less ceased.....	19,763,719	192,249 07	1,118,520	22,417 06
Gross in force at end of 1917.....	20,702,410	252,312 30	996,982	18,224 78
Less reinsured.....	1,335,446	10,698 29		
Net in force at end of 1917.....	19,366,964	241,614 01	996,982	18,224 78

**SCHEDULE A.**

**Bonds and debentures on deposit with Receiver General:—**

	Par value.	Market value.
Dom. of Canada War Loan, 1931, 5 p.c.....	\$ 25,000 00	\$ 24,750 00
<i>Cities—</i>		
Fort William, 1933, 5 p.c.....	10,000 00	9,400 00
Montreal, 1918 (or earlier on 60 days' notice), 5 p.c.....	20,000 00	20,000 00
Ottawa, 1945, 5 p.c.....	10,000 00	10,100 00
St. Catharines, 1933, 4½ p.c.....	20,000 00	18,600 00
Toronto, 1949, 4½ p.c.....	25,000 00	23,250 00
Victoria, 1923, 4½ p.c.....	20,000 00	19,000 00
<i>Town—</i>		
Outremont, Que., 1918, 5 p.c.....	25,000 00	25,000 00
<i>School—</i>		
Regina P., 1933, 5 p.c.....	20,000 00	18,800 00
<i>Miscellaneous—</i>		
Can. Perm. Mfg. Corp., 1919, 4½ p.c.....	25,000 00	25,000 00
<b>Total on deposit with Receiver General.....</b>	<b>\$ 200,000 00</b>	<b>\$ 193,900 00</b>

(For General Business Statement, see Appendix.)

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## \*THE GLOBE INDEMNITY COMPANY OF CANADA.

*(Formerly The Canadian Railway Accident Insurance Company.)*

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—J. GARDNER THOMPSON.

Vice-President—LEWIS LAING.

Manager and Secretary—JOHN EMO.

Principal Office—Montreal.

Incorporated July 23, 1884, by 57-58 Vic., cap. 118; amended in 1899 by 62-63 Vic., cap. 106 and again in 1914, the name of the Company being changed to "The Globe Indemnity Company of Canada." On October 5, 1911, the power of the Company was extended to include automobile, burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910, and on August 3, 1917, its power was further extended to include fire insurance under the provisions of the said section. Commenced business in Canada August 27, 1895.)

## CAPITAL.

Amount of capital authorized and subscribed.....	\$ 500,000 00
Amount of capital paid thereon in cash.....	200,000 00

*(For list of Shareholders, see Appendix.)*

## ASSETS.

Value of real estate held by the Company (Building in Hamilton, Ont).....	\$ 29,204 33
Loans secured by bond or mortgage on real estate, first liens.....	17,000 00
Book value of bonds and debts., <i>(For details, see Schedule A.)</i> .....	496,753 24
Book value of stock <i>(For details, see Schedule B.)</i> .....	338 24
Cash at head office and branches.....	5,951 98
Temporary cash on deposit with Receiver General.....	50,000 00
Cash in banks, viz.:—	
Royal Bank, Montreal.....	\$33,340 12
"    Winnipeg.....	3,350 75
"    Vancouver.....	750 00
"    Fort William.....	250 00
"    Calgary.....	1,700 00
"    Toronto.....	750 00
Molson's Bank, Montreal.....	3,602 76
Total cash in banks.....	43,743 63
All other ledger assets.....	490 32
Total ledger assets.....	\$ 643,481 74
Deduct market value of bonds, debentures and stock under book value.....	36,893 09
	\$ 606,588 65

\*The business of the Hamilton Fire Insurance Co. was merged with the business of this Company as at September 26, 1917, and the income and expenditure in this statement show separately the amounts received and disbursed by the Hamilton Fire up to the date of the merger.

8 GEORGE V, A. 1918

## THE GLOBE INDEMNITY—Continued.

## OTHER ASSETS.

Interest accrued.....	\$	5,988 15
Office furniture and equipment (less 25 p.c.).....		6,849 92
Railroad collection lists due.....		13,095 93
Gross premiums due and uncollected, viz.:—		
Fire (\$385.52 on business prior to Oct. 1, 1917).....	\$	13,489 33
Accident, (\$11,227.05 on business prior to Oct. 1, 1917).....		55,885 65
Sickness, (\$7,484.70 on business prior to Oct. 1, 1917).....		37,257 10
Employers' Liability (\$4,930.56 on business prior to Oct. 1, 1917).....		29,779 68
Burglary (\$108.50 on business prior to Oct. 1, 1917).....		386 30
Automobile, excluding Fire Risk (\$3,289.89 on business prior to Oct. 1, 1917).....		14,340 54
Guarantee (\$308.09 on business prior to Oct. 1, 1917).....		10,229 94
Total, \$161,368.54 (less \$33,129.22 commission, Casualty Department).....		128,239 32
Due for reinsurance premiums.....		9 37
*Total assets.....	\$	760,771 34

## LIABILITIES.

## Net amount of unsettled claims:—

Fire, unadjusted.....	\$	6,607 19
Accident, unadjusted.....		32,500 00
Sickness, unadjusted.....		20,500 00
Employers' Liability, unadjusted (\$4,500 accrued in previous years).....		34,767 00
Automobile, (excluding Fire Risk) unadjusted.....		7,500 00
Guarantee, unadjusted (\$3,226.34 accrued in previous years).....		9,056 81
Burglary, unadjusted.....		180 00
Total net amount of unsettled claims.....	\$	111,111 00
Present value of liability claims payable by instalments, and not yet due (\$24,033 of which accrued prior to 1917).....		24,733 00
Reserve of unearned premiums, viz.:—		
Fire.....	\$	55,163 08
Accident.....		97,648 33
Sickness.....		64,874 98
Employers' Liability.....		34,918 80
Burglary.....		856 74
Automobile (excluding Fire Risk).....		29,083 18
Guarantee.....		13,251 89
Total, \$295,797; carried out at 80 per cent.....		236,637 60
Reserve on unlicensed fire reinsurance, unsecured.....		5,087 47
Due and accrued for rent and audit expenses.....		1,500 00
Taxes due and accrued.....		7,746 86
Reserve deposits of unlicensed reinsurers.....		6,943 71
Total liabilities (excluding capital stock).....	\$	393,759 64
Excess of assets over liabilities.....	\$	367,011 70
Capital stock paid in cash.....		300,000 00
Surplus over liabilities and capital.....	\$	167,011 70

\*The assets and liabilities of the Hamilton Fire Insurance Company as at September 30, 1917, were taken over by this company and the surplus of the Hamilton Fire at that date amounting to \$83,000 was paid in cash to the Hamilton Fire by this company.

## THE GLOBE INDEMNITY—Continued.

## INCOME.

[illegible]

## EXPENDITURE.

Claims.	Class of Business.						
	Fire.	Accident.	Automobile (excluding Fire risk).	Burglary.	Em- ployers' Liability.	Guarantee	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years (Hamilton Fire)	5 75	23,438 81	5,633 12		34,973 35	1,380 53	15,740 90
Paid for claims occurring during the year (including \$38,331.78 Hamilton Fire)	50,154 58	92,863 21	15,451 24	764 04	41,975 04	1,128 59	61,242 25
Less reinsurance (including \$23,592.73 Hamilton Fire)	33,223 47	11,217 20			220 52	247 55	421 42
Net payment for said claims (including \$14,339.05 Hamilton Fire).	16,931 11	81,646 01			41,754 52	881 04	60,820 83
Total net payment for claims (including \$14,344.80 Hamilton Fire)	16,936 86	105,084 82	21,084 36	764 04	76,727 87	2,261 57	76,561 73
Total net payments for claims for all classes of business						\$	299,421 20
Dividends paid stockholders							20,000 05
Commission and brokerage							160,230 70
Taxes							15,387 13
Salaries, fees and travelling expenses:—Salaries: Head office, \$59,415 45; fees: Directors, \$1,065 77; auditors, \$2,045 07; travelling expenses: Officials, \$6,791 35							69,320 64
Miscellaneous expenditure, viz.—Advertising, \$3,900.69; furniture and fixtures, \$389 11; bond premiums, \$495 53; legal expenses, \$674 94; light, \$382 96; postage, telegrams, telephones and express, \$7,428 46; printing and stationery, \$13,411.60; rents, \$10,655 56; surveys, \$403.78; underwriters' boards, associations, etc., \$1,956 72; sundries, \$6,391.63							46,090 98
Total expenditure						\$	610,450 70

8 GEORGE V, A. 1918

## THE GLOBE INDEMNITY—Continued.

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1916.....	\$ 461,309 26
Net ledger assets of Hamilton Fire Insurance Company at Dec. 31, 1916 (\$119,041.01, less \$83,000 paid in cash to Hamilton Fire).....	36,041 01
Amount of income as above.....	746,638 46
Total.....	\$ 1,246,988 73
Amount of expenditure as above.....	610,450 70
Balance, net ledger assets December 31, 1917 (\$643,481.74 less ledger liability \$6,943.71)....	\$ 636,538 03

## STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 17,116 85
Amount of commission thereon.....	4,757 23
Amount of losses recovered from said companies.....	6,264 72
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$8,510.24 ; carried out at 80 per cent.....	6,806 19
Amount of losses due and recoverable from such companies.....	5,222 99
Amount of cash or other securities held as security for recovery of losses.....	6,943 71

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.								
	Fire.			Accident.			Automobile. (excluding Fire Risk).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916....	10,568	13,226,740	117,817 15	22,324	35,854,601	188,734 74	2,536	2,457,145	38,060 48
Taken in 1917—new and re- newed....	6,333	13,255,449	137,324 36	30,078	48,124,800	270,705 27	5,632	6,584,267	82,446 83
Totals.....	16,901	26,482,189	255,141 51	52,402	83,979,401	459,440 01	8,168	9,041,412	120,507 31
Less ceased....	5,902	9,883,090	98,266 69	27,905	44,818,601	262,993 47	4,583	4,521,730	62,340 94
Gross in force at end of 1917....	10,999	16,599,099	156,874 82	24,497	39,160,800	196,446 54	3,583	4,519,682	58,166 37
Less reinsured.....		5,054,960	51,637 06		159,333	1,149 89			
Net in force at end of 1917 ..	10,999	11,544,139	105,237 76	24,497	39,001,467	195,296 65	3,583	4,519,682	58,166 37

Risks and Premiums.	Class of Business.									
	Burglary.			Employers' Liability.			Guarantee.			Sickness.
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No. Premiums.
		\$	\$ cts		\$	\$ cts		\$	\$ cts	\$ cts.
Gross in force at end of 1916.....	98	304,200	1,024 65	529	3,009,000	68,722 54	214	3,224,646	23,178 35	17,022 121,582 46
Taken in 1917— new and re- newed.....	146	282,825	1,963 07	788	4,838,000	177,590 09	373	3,685,424	22,793 31	25,782 180,471 14
Totals.....	244	587,025	2,987 72	1,317	7,847,000	246,312 63	587	6,910,070	45,971 66	42,804 302,053 60
Less ceased....	125	325,675	1,274 25	870	5,566,500	176,412 03	298	3,749,756	18,629 34	21,277 172,303 65
Gross in force at end of 1917.....	119	261,350	1,713 47	447	2,280,500	69,900 60	289	3,160,314	27,342 32	21,527 129,749 95
Less reinsured.....					5,000	63 00		260,029	838 84	
Net in force at end of 1917 ..	119	261,350	1,713 47	447	2,275,500	69,837 60	289	2,900,285	26,503 78	21,527 129,749 95

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THE GLOBE INDEMNITY—*Concluded.*

## SCHEDULE A.

Bonds and debts, owned by the Company, viz.:

*On deposit with Receiver General:*

<i>Governments—</i>	Par value.	Book value.	Market value.
Prov. of Ontario, 1939, 4 p.c.....	\$ 15,000 00	\$ 15,210 00	\$ 13,050 00
Prov. of Quebec, 1934, 4 p.c.....	60,833 33	60,870 09	53,533 33
<i>Cities—</i>			
Belleville, 1940, 4 p.c.....	5,000 00	5,085 71	4,200 00
Fort William, 1926, 4½ p.c.....	5,000 00	5,032 78	4,600 00
Lachine, 1953, 5 p.c.....	11,000 00	10,048 50	10,230 00
Medicine Hat, 1928, 5 p.c.....	5,000 00	5,150 01	4,600 00
Port Arthur, 1935, 5 p.c.....	10,000 00	10,478 80	9,300 00
Stratford, 1928, 4 p.c.....	2,000 00	2,000 00	1,800 00
Stratford, 1929, 4 p.c.....	1,000 00	1,000 00	890 00
Stratford, 1930, 4 p.c.....	1,000 00	1,000 00	890 00
Stratford, 1931, 4 p.c.....	1,000 00	1,000 00	880 00
Vancouver, 1944, 3½ p.c.....	5,000 00	4,584 56	3,550 00
<i>Town—</i>			
Brockville, 1922, 4½ p.c.....	5,000 00	5,021 42	4,800 00
<i>Schools—</i>			
St. Leo Westmount, 1950, 5 p.c.....	10,000 00	10,420 08	8,800 00
Village Cote La Visitation, 1951, 5½ p.c.....	30,000 00	32,843 38	29,700 00
St. Stanislas de Montreal, 1962, 5½ p.c.....	20,000 00	20,788 76	18,600 00
Winnipeg, 1933, 4 p.c.....	10,000 00	10,000 00	8,700 00

Total on deposit with Receiver General.	\$ 196,833 33	\$ 200,534 09	\$ 178,123 33
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Held by the Company:

<i>Governments—</i>			
Dom. of Can. Victory Loan, 1937, 5½ p.c.....	80,000 00	78,462 10	78,462 10
Prov. of Alberta, 1923, 4½ p.c.....	25,000 00	24,333 33	24,000 00
<i>Cities—</i>			
Chatham, 1920-1923, 5 p.c.....	12,000 00	12,030 00	11,880 00
Lachine, 1953, 5 p.c.....	14,000 00	12,791 36	13,020 00
Moosejaw, 1924, 5 p.c.....	500 00		
" 1926-27, 5 p.c.....	1,000 00		
" 1929-30, 5 p.c.....	1,000 00		
" 1932-33, 5 p.c.....	1,000 00	5,150 96	4,650 00
" 1935-36, 5 p.c.....	1,000 00		
" 1938, 5 p.c.....	500 00		
St. Thomas, 1918, 4½ p.c.....	790 88	790 88	767 15
" 1919, 4½ p.c.....	826 46	826 46	801 67
" 1920, 4½ p.c.....	863 65	863 65	837 74
Toronto, 1955, 4½ p.c.....	5,000 00	4,569 58	4,600 00
Toronto East, 1918, 5 p.c.....	1,561 00	1,561 00	1,576 61
<i>Towns—</i>			
Bow Island, 1943, 6 p.c.....	2,000 00	1,649 00	1,820 00
Bracebridge, 1926, 4½ p.c.....	2,900 94		2,697 87
" 1927, 4½ p.c.....	3,031 48		2,788 96
" 1928, 4½ p.c.....	3,167 90	12,179 95	2,914 47
" 1929, 4½ p.c.....	3,310 45		3,012 51
Brampton, 1930, 6 p.c.....	524 52	524 52	555 99
" 1931, 6 p.c.....	615 99	615 99	652 95
" 1932, 6 p.c.....	712 93	712 93	762 83
" 1933, 6 p.c.....	815 73	815 73	872 83
" 1934, 6 p.c.....	924 67	924 67	989 40
*Maisonneuve, 1951, 4½ p.c.....	30,173 32	30,637 64	24,742 12
Owen Sound, 1923, 4 p.c.....	2,000 00	1,914 00	1,860 00
<i>Municipalities—</i>			
Assiniboia (R.M.), 1935, 5 p.c.....	4,685 13		4,310 32
Assiniboia (R.M.), 1936, 5 p.c.....	7,069 36	18,602 47	6,433 12
Assiniboia (R.M.), 1937, 5 p.c.....	8,472 87		7,710 41
<i>Schools—</i>			
Dauphin, Man., 1929, 5 p.c.....	20,292 65	20,723 50	18,669 24
Montreal (St. Edouard), 1949, 5½ p.c.....	15,000 00	16,936 18	14,550 00
St. Georges, 1960, 4½ p.c.....	20,000 00	19,682 95	15,600 00
Toronto, R.C., 1933, 5 p.c.....	30,000 00	28,920 00	30,300 00

Total par, book and market values..	\$ 497,573 26	\$ 496,753 24	\$ 459,961 62
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## SCHEDULE B.

Stock owned by the Company, viz.:

Dominion Permanent Loan Co., 4 p.c.....	\$ 338 24	\$ 338 24	\$ 236 77
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\*On deposit with Government of Quebec.

Bond held by Company— Dominion of Canada Victory Loan, 1937, 5½ p.c.....	\$ 10,000 00	\$ 10,000 00
Carried out at market value.....		10,000 00
Cash at head office.....		3,739 65
Cash in bank and Trust Co., viz.:— Union Bank of Canada, Montreal.....	\$ 94,610 87	
Lawyers' Title and Trust Co., New York.....	56,102 85	
Total cash in bank and trust Co.....		150,713 72
Interest accrued.....		4,691 00
Agents' balances and premiums uncollected, viz.:— Fire (\$3,401.39 was on business prior to Oct. 1, 1917).....	\$ 54,741 47	
Explosion (\$13.95 was on business prior to Oct. 1, 1917).....	7,324 94	
Total.....		62,066 41
Office furniture and plans.....		5,906 97
Total assets in Canada.....		\$ 662,801 95



## SESSIONAL PAPER No. 8

THE GLOBE AND RUTGERS—*Continued.*

## LIABILITIES IN CANADA.

Total net amount of fire claims, unadjusted.....	\$	129,121 42
Reserve of unearned premiums, viz.:—		
Fire.....	\$	330,880 22
Explosion.....		46,628 71
Total, \$377,508.93; carried out at 80 per cent.....		302,007 14
Taxes due and accrued.....		14,700 00
Reinsurance premiums, due.....		60 93
Total liabilities in Canada.....	\$	445,889 49

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Fire.	Explosion.
	\$ cts.	\$ cts.
Gross cash received.....	723,124 75	117,503 61
Less reinsurance.....	7,685 42	
Less return premiums.....	164,960 74	23,735 06
Total deduction.....	172,646 16	
Net cash received.....	550,478 59	93,768 55
Net cash received for premiums for all classes of business.....	\$	644,247 14
Cash received for interest on investments.....		19,444 28
Total income in Canada.....	\$	663,691 42

## EXPENDITURE IN CANADA.

Amount paid for fire claims occurring in previous years.....	\$	52,387 04
Deduct reinsurances.....		16 86
Net amount paid for said claims.....	\$	52,370 18
Amount paid for fire claims occurring during the year.....	\$	195,860 31
Less savings and salvage.....	\$	19 11
Less reinsurance.....		89 38
Total deduction.....	\$	108 49
Net payment for said claims.....	\$	195,751 82
Total net payments for fire claims.....	\$	248,122 00
Loss expenses.....		3,423 00
Commission and brokerage: Fire, \$99,073.89; Other, \$9,558.85.....		108,632 74
Taxes.....		14,279 68
Salaries, fees and travelling expenses: Salaries, head office, \$17,956.26; auditors' fees, \$312.50; travelling expenses, officials, \$3,509.31.....		21,778 07
Miscellaneous expenditure, viz.: Advertising, \$121.91; furniture and fixtures, \$753.16; maps and plans, \$274.28; postage, telegrams, telephones and express, \$2,147.17; printing and stationery, \$2,131.35; rents, \$1,760.12; underwriters' boards, associations, etc., \$4,759.93; sundries, \$2,246.77.....		14,194 69
Total expenditure in Canada.....	\$	410,435 18

8 GEORGE V, A. 1918

**THE GLOBE AND RUTGERS—Continued.**  
**SUMMARY OF RISKS AND PREMIUMS IN CANADA.**

Risks and Premiums.	Class of Business.			
	Fire.		Explosion.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916..	49,556,757	442,071 52	9,809,653	45,274 55
Taken in 1917, new and renewed.....	79,534,939	723,135 16	17,238,916	121,177 20
Totals.....	129,091,696	1,165,206 68	27,048,569	166,451 75
Less ceased.....	72,181,666	493,896 06	12,837,039	73,194 33
Gross in force at end of 1917..	56,910,030	671,310 62	14,211,530	93,257 42
Less reinsured.....	575,109	6,304 33		
Net in force at end of 1917 ..	56,334,921	665,006 29	14,211,530	93,257 42

**GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.**

**LEDGER ASSETS.**

Book value of real estate.....	\$ 78,975 00
Mortgage loans on real estate, first liens.....	280,900 00
Book value of bonds and stocks.....	17,117,918 38
Cash on hand, in trust companies and in banks.....	1,075,492 40
Agents' balances.....	3,549,800 62
<b>Total ledger assets.....</b>	<b>\$22,103,086 40</b>

**NON-LEDGER ASSETS.**

Interest accrued.....	131,629 85
Due on account of reinsurance losses.....	75,561 27
<b>Gross assets.....</b>	<b>\$22,310,277 52</b>
Deduct assets not admitted.....	288,050 33
<b>Total admitted assets.....</b>	<b>\$22,022,227 19</b>

**LIABILITIES.**

Net amount of unpaid claims.....	\$ 2,852,721 27
Unearned premiums.....	8,299,781 67
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	5,000 00
Federal, state and other taxes, due or accrued (estimated).....	300,000 00
Contingent commissions or other charges due or accrued.....	118,000 00
Funds held under reinsurance treaties.....	60,609 99
Due and to become due for borrowed money.....	760,000 00
Reserve for depreciation of securities.....	1,500,000 00
<b>Total liabilities, except capital stock.....</b>	<b>\$13,896,112 93</b>
Capital stock paid in cash.....	700,000 00
<b>Surplus over liabilities and capital stock.....</b>	<b>7,426,114 26</b>
<b>Total liabilities.....</b>	<b>\$22,022,227 19</b>

**INCOME.**

Net cash received for premiums (other than perpetual).....	\$18,757,603 37
Received for interest and dividends.....	732,921 72
Received for rents.....	6,371 36
Gross profit on sale or maturity of bonds.....	1,648 50
Borrowed money.....	90,000 00
<b>Total income.....</b>	<b>\$19,588,544 95</b>

## SESSIONAL PAPER No. 8

THE GLOBE AND RUTGERS—*Concluded.*

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 7,540,184 75
Expenses of adjustment and settlement of claims.....	69,362 71
Commission or brokerage.....	2,667,232 53
Expenses of special and general agents.....	7,838 56
Salaries, fees and all other charges of officers, directors, trustees and home office employees..	292,705 11
Rents.....	17,797 72
Underwriters' boards and tariff associations..	55,562 20
Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses.....	20,108 55
Inspections and surveys.....	28,137 73
Taxes on real estate.....	1,563 91
State taxes on premiums, Insurance Department licenses and fees.....	88,173 35
All other licenses, fees and taxes.....	66,887 89
Paid stockholders for interest or dividends.....	251,992 00
Gross decrease, by adjustment, in book value of stocks.....	23,000 00
Interest on borrowed money.....	36,113 76
All other disbursements.....	70,855 59
Total disbursements.....	<u>\$11,237,516 36</u>

## RISKS AND PREMIUMS.

Fire risks—written or renewed during the year.....	\$1,538,152,915 00
Premiums thereon.....	16,172,290 88
Terminated during the year.....	978,082,432 00
Premiums thereon.....	10,108,712 49
Net amount in force, December 31, 1917.....	1,152,751,031 00
Premiums thereon.....	<u>12,685,032 52</u>

8 GEORGE V, A. 1918

## GREAT AMERICAN INSURANCE COMPANY.

*(Formerly German American Insurance Company).*

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—G. G. SMITH.

Secretary—EDWIN M. CRAGIN.

Principal Office—1 Liberty St., New York.

Chief Agent in Canada—WILLIAM ROBINS.

Head Office in Canada—Toronto.

(Incorporated March 6, 1872. Commenced business in Canada December 7, 1904.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....\$ 2,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*).....\$ 390,588 53*Other Assets in Canada.*

Cash in banks, viz.:—

Dominion Bank, Toronto.....\$ 132,128 38

Imperial Bank, Ottawa.....2,260 16

Total cash in banks.....134,388 54

Interest accrued.....7,520 30

Agents' balances and premiums uncollected, viz.:—

Fire (\$2,412.54 on business prior to Oct. 1, 1917).....\$ 64,785 56

Tornado.....133 96

Hail.....—134 88

Sprinkler Leakage.....9 38

Total.....64,794 02

Recoverable for reinsurance on paid losses.....835 49

Total assets in Canada.....\$ 598,126 88

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....\$ 2,042 00

Net amount of fire claims, unadjusted.....96,981 00

Net amount of hail claims, adjusted and unpaid.....338 00

Net amount of hail claims, unadjusted.....57 00

Total net amount of unsettled claims.....\$ 99,418 00

Reserve of unearned premiums, viz.:—

Fire.....\$ 263,765 69

Automobile (including Fire Risk).....12 50

Sprinkler Leakage.....59 35

Tornado.....1,046 72

Total, \$264,884.26, carried out at 80 per cent.....211,907 41

Taxes due and accrued.....7,500 00

Total liabilities in Canada.....\$ 318,825 41

## SESSIONAL PAPER No. 8

## GREAT AMERICAN—Continued.

## INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Automobile (including Fire risk).	Hail.	Sprinkler Leakage	Tornado.
	\$ cts	\$ cts	\$ cts	\$ cts.	\$ cts.
Gross cash received.....	581,692 81	25 00	260,926 23	67 05	1,482 11
Less reinsurance.....	60,777 24		7,651 80		47 53
Less return premiums.....	83,980 97		3,498 91		164 03
Total deduction.....	144,758 21		11,150 71		211 56
Net cash received.....	436,934 60	25 00	249,775 52	67 05	1,270 55

Net cash received for premiums for all classes of business..... \$ 688,072 72

Cash received for interest on investments..... 19,774 97

Total income in Canada..... \$ 707,847 69

## EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Hail.	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	67,543 75		
Less savings and salvage .....	45 20		
Less reinsurance.....	22,582 31		
Total deduction .....	22,627 51		
Net payment for said claims.....	44,916 24		
Paid for claims occurring during the year.....	221,223 72	119,113 93	2 25
Less savings and salvage.....	983 86		
Less reinsurance.....	19,981 61	3,053 33	1 13
Total deduction.. ..	20,965 47		
Net payment for said claims.....	200,258 25		
Total net payment for claims....	245,174 49	116,060 60	1 12

Total net payments for claims for all classes of business..... \$ 361,236 21

Commission and brokerage, fire, \$104,105.74; other, \$62,730.51..... 166,836 25

Taxes, fire, \$22,858.77, other \$200..... 23,058 77

Salaries, fees and travelling expenses, fire:—Salaries:—general and special agents, \$6,347; travelling expenses, agents, \$2,581.14..... 8,928 14

Miscellaneous expenditure, fire, viz.:—Advertising, \$151.35; fire departments, patrol and salvage corps assessments, etc., \$41.98; furniture and fixtures, \$20.20; legal expenses, \$358.48; maps and plans, \$704.15; postage, telegrams, telephones and express, \$2,127.90; printing and stationery, \$291.65; rents, \$780; underwriters' boards, associations, etc., \$3,542.50; duty and other miscellaneous expenses, \$1,465.98..... 9,684 19

Miscellaneous expenditure, other, viz.:—Postage, telegrams, telephones and express, \$960.90; printing and stationery, \$826.55; underwriters' boards, etc., \$125.15..... 1,912 60

Total expenditure in Canada..... \$ 571,656 16

8 GEORGE V, A. 1918

## GREAT AMERICAN—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.		Automobile (including Fire Risk).		Hail.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	62,310,738	503,307 84				
Taken in 1917—new and renewed	58,789,156	551,873 26	1,250	25 00	3,506,153	260,926 23
Totals.....	121,099,894	1,055,181 10				
Less ceased.....	63,294,602	496,746 88			3,506,153	260,926 23
Gross in force at end of 1917.....	57,805,292	558,434 22				
Less reinsured.....	3,747,539	32,215 87				
Net in force at end of 1917.....	54,057,753	526,218 35	1,250	25 00		

Risks and Premiums.	CLASS OF BUSINESS.			
	Sprinkler Leakage.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....			321,900	1,054 49
Taken in 1917—new and renewed.....	21,750	79 55	491,971	1,385 91
Totals.....			813,871	2,440 40
Less ceased.....	1,250	0 86	184,808	445 26
Gross in force at end of 1917.....			629,063	1,995 14
Less reinsured.....			44,500	148 50
Net in force at end of 1917.....	20,500	78 69	584,563	1,846 64

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

	Par value.	Market value.
Province of Manitoba, 1935, 4 p.c.....	\$ 50,000 00	\$ 43,000 00
Cities—		
Montreal, 1954, 4½ p.c.....	80,000 00	73,600 00
Toronto, 1944, 3½ p.c.....	51,100 00	39,858 00
Toronto, 1920, 4 p.c.....	25,306 67	24,800 53
Toronto, 1948, 4 p.c.....	160,600 00	136,510 00
Toronto, 1924, 4½ p.c.....	26,000 00	25,220 00
Town—		
Lachine, 1941, 4 p.c.....	25,000 00	20,250 00
Lachine, 1944, 4½ p.c.....	5,000 00	4,350 00
Miscellaneous—		
Montreal Harbour, 1924, 4 p.c.....	25,000 00	23,000 00
Total on deposit with Receiver General.....	\$ 448,006 67	\$ 390,588 53

## SESSIONAL PAPER No. 8

## GREAT AMERICAN—Continued

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## INCOME.

Net cash received for premiums.....	\$12,608,859 25
Interest and dividends.....	985,726 13
Rents.....	214,319 19
Agents' balances previously charged off.....	3,956 20
Profit on sale or maturity of bonds and stocks.....	9,677 22
Other income.....	9,543 25
<b>Total income.....</b>	<b>\$13,832,051 27</b>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 5,761,231 94
Expenses of adjustments and settlement of claims.....	144,798 89
Paid stockholders for interest or dividends.....	620,000 00
Commissions or brokerage.....	2,580,058 99
Allowances to local agencies for miscellaneous agency expenses.....	372 61
Salaries, \$465,277.43; and expenses, \$161,559.29; of special and general agents.....	626,836 72
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	452,200 97
Rents.....	69,151 81
Underwriters' boards and tariff associations.....	157,631 71
Inspections and surveys.....	66,859 76
Fire department, fire patrol, salvage corps assessments, fees, taxes and expenses.....	51,604 58
Taxes on real estate.....	39,579 80
State taxes on premiums, Insurance Department licenses and fees.....	202,389 43
All other licenses, fees and taxes.....	79,035 65
Gross loss on sale or maturity of bonds and stocks.....	5,905 59
Agents' balances charged off.....	3,059 13
All other disbursements.....	379,050 82
<b>Total disbursements.....</b>	<b>\$11,239,798 40</b>

## LEDGER ASSETS.

Book value of real estate.....	\$ 2,682,385 69
Mortgage loans on real estate, first liens.....	26,150 00
Loans secured by pledge of bonds, stocks, etc.....	9,510 00
Book value of bonds and stocks owned.....	21,220,193 59
Cash on hand, in trust companies and in banks.....	1,930,580 59
Agents' balances.....	2,136,913 96
Bills receivable, taken for fire risks.....	21,294 15
<b>Total ledger assets.....</b>	<b>\$28,027,027 98</b>

## NON-LEDGER ASSETS.

Interest accrued.....	170,784 12
Rents due.....	6,465 86
Recoverable for reinsurance on paid losses.....	20,851 02
<b>Gross assets.....</b>	<b>\$28,225,128 98</b>
Deduct assets not admitted.....	4,770,139 76
<b>Total admitted assets.....</b>	<b>\$23,454,989 22</b>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 1,361,121 00
Unearned premiums.....	11,084,308 26
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	17,062 80
Federal, state, county and other taxes due or accrued (estimated).....	400,000 00
Contingent commissions or other charges due or accrued.....	50,000 00
Premiums due or to become due.....	8,552 63
Rents paid in advance.....	483 00
Due reinsurance companies for salvage.....	5,742 22
<b>Total amount of all liabilities (except capital stock).....</b>	<b>\$12,927,269 91</b>
Capital actually paid up in cash.....	2,000,000 00
Surplus.....	8,527,719 31
<b>Total liabilities.....</b>	<b>\$23,454,989 22</b>

8 GEORGE V, A. 1918

GREAT AMERICAN—*Concluded.*

## RISKS AND PREMIUMS.

## FIRE RISKS.

Written or renewed during the year.....	\$2,188,636,555 00
Premiums thereon.....	19,351,823 16
Terminated during the year.....	1,897,867,002 00
Premiums thereon.....	16,746,157 01
Net in force at December 31, 1917.....	2,296,828,459 00
Premiums thereon.....	20,972,189 57



SESSIONAL PAPER No. 8

## GUARDIAN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—HON. EVELYN HUBBARD.

Gen. Manager—GEO. W. REYNOLDS.

Principal Office—London, Eng.

Chief Agent in Canada—HUGH M. LAMBERT.

Head Office in Canada—Montreal.

(Established December 17, 1821. Commenced business in Canada May 1, 1869.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£2,000,000 stg.	—\$ 9,733,333 33
Amount paid thereon in cash.....	1,000,000 “	— 4,866,666 67

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A</i> ).....	\$ 927,854 84
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*Other Assets in Canada*

Value of real estate (unencumbered), Guardian building, 160 St. James St., Montreal.....	325,000 00
Market value of bond held by the Company ( <i>For details, see Schedule B</i> ).....	12,500 00
Cash at head office in Canada.....	119 00
Cash in banks, viz:—	
Molsons Bank, Montreal, general account.....	\$ 57,394 65
Molsons Bank, Montreal, managers' account.....	2,694 25
Dominion Bank, Montreal, general account.....	72,549 24
Dominion Bank, Montreal, Guardian Bldg. account.....	2,618 94
Total cash in banks.....	135,167 08
Interest accrued.....	4,358 91
Agents' balances and premiums uncollected (\$4,018.57 on business prior to October 1, 1917).	136,976 09
Total assets in Canada.....	\$ 1,541,975 92

## LIABILITIES IN CANADA.

*Net amount of claims, unadjusted (\$28.50 accrued in previous years).....	\$ 148,923 08
Net amount of claims, resisted, in suit (\$1,400 accrued in previous years).....	96,400 00
Net amount of claims, resisted, not in suit.....	7,800 00
Total net amount of unsettled claims.....	\$ 253,123 08
Reserve of unearned premiums, \$819,651.48; carried out at 80 per cent.....	655,721 18
Taxes due and accrued.....	19,910 08
Total liabilities in Canada.....	\$ 928,754 34

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 1,366,046 65
Deduct reinsurance, \$4,313.21; return premiums, \$190,618.16.....	194,931 37
Net cash received for premiums.....	\$ 1,171,115 31
Received for interest on investments.....	25,786 84
Received for rents.....	19,273 28
Total income in Canada.....	\$ 1,216,175 43

\*Including \$32,613.03 Halifax losses for which the Company admits no liability.

8 GEORGE V, A. 1918

### GUARDIAN—Concluded. EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 131,390 59	
Deduct savings and salvage.....	2,755 73	
Net amount paid for said claims.....	\$ 128,634 86	
Amount paid for claims occurring during the year.....	\$ 472,504 68	
Deduct savings and salvages, \$252.61; reinsurances, \$805.57.....	1,058 18	
Net amount paid for said claims.....	\$ 471,446 50	
Total net amount paid for claims.....	\$	600,081 36
Commission or brokerage.....		220,348 37
Salaries, \$45,414.45; directors' fees, \$1,600; auditors' fees, \$780; travelling expenses, \$3,891.53		51,685 98
Taxes.....		28,494 39
Miscellaneous expenditure, viz.: Dominion Government assessment, \$663.55; tariff association charges, \$11,985.97; advertising, \$1,299.27; postage, telegrams, telephones, and express, \$4,163.27; printing and stationery, \$5,515; maps and plans, \$2,753.62; rents, etc., \$3,572.93; sundries, \$7,849.96; legal expenses, \$1,131.02; office furniture, \$331.29.....		39,265 88
Total expenditure in Canada.....	\$	939,875 98

### RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$121,065,342	\$1,445,326 73
Taken during the year, new and renewed.....	120,768,295	1,375,854 94
Total.....	\$241,833,637	\$2,821,181 67
Deduct terminated.....	101,111,201	1,214,920 33
Gross in force at end of year.....	\$140,692,436	\$1,606,261 29
Deduct reinsured.....	389,972	6,155 74
Net in force at December 31, 1917.....	\$140,302,464	\$1,600,105 55

### SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:		
<i>Governments—</i>		
	Par value.	Market value.
Province of British Columbia, 1937, 3½ p.c.....	\$ 50,000 00	\$ 38,500 00
“ Manitoba, 1930, 4 p.c.....	8,000 00	7,040 00
“ Manitoba, 1933, 4 p.c.....	17,000 00	14,790 00
“ Manitoba, 1935, 4 p.c.....	50,000 00	43,000 00
“ Quebec, inscribed stock, 1937, 3 p.c.....	48,666 67	35,526 06
British Govt. War Loan, 1929/1947, 4½ p.c.....	548,716 67	521,280 84
Newfoundland, 1941, 3½ p.c.....	7,300 00	5,329 00
“ 1947, 3½ p.c.....	6,326 67	4,491 94
“ 1951, 3½ p.c.....	30,173 33	21,423 06
<i>Cities—</i>		
Montreal Permanent Stock, 1950, 7 p.c.....	3,000 00	4,200 00
Montreal (St. Henri), 1920, 4½ p.c.....	15,000 00	12,300 00
Montreal (St. Henri), 1939, 3½ p.c.....	6,000 00	5,880 00
Vancouver, 1939, 3½ p.c.....	17,000 00	12,410 00
Vancouver, 1944, 3½ p.c.....	8,000 00	5,680 00
<i>Town—</i>		
Maisonneuve, 1946, 5 p.c.....	7,000 00	6,300 00
<i>Schools—</i>		
Hochelaga, Que., R.C., 1938, 4½ p.c.....	30,000 00	27,300 00
Maisonneuve, Que., P. 1937, 5 p.c.....	10,000 00	9,000 00
Montreal, R.C., 1926, 4 p.c.....	15,000 00	13,800 00
Ottawa, R.C., 1939, 4½ p.c.....	55,000 00	49,500 00
Sherbrooke, Que., R.C., 1942, 5 p.c.....	25,000 00	23,250 00
<i>Railway—</i>		
C.N.R., 1st mtge., Ont. Div. (guaranteed by Prov. of Man.), 1930, 4 p.c.....	48,666 67	41,853 34
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1921, 4½ p.c.....	25,000 00	25,000 00
Total on deposit with Receiver General.....	\$ 1,030,850 01	\$ 927,854 84

### SCHEDULE B.

Held by the Company, viz.:		
Dom. of Canada Victory Loan, 1937, 5½ p.c. (10 p.c. of subscription).....	12,500 00	12,500 00
Total par and market values.....	\$1,043,350 01	\$ 940,354 84

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—R. M. BISSELL.

Secretary—FREDERICK SAMSON.

Principal Office—Hartford, Conn.

Chief Agent in Canada—P. A. McCALLUM.

Head Office in Canada—Toronto.

(Incorporated May, 1810. Commenced business in Canada November, 1836.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$10,000,000 00/-
Amount subscribed and paid in cash.....	2,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds, debentures, and stock on deposit with Receiver General. (For details, see Schedule A.).....	\$ 1,000,393 41
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*Other Assets in Canada.*

Cash in banks, viz.:—		
Imperial Bank of Canada, Toronto.....	\$ 169,409 09	
“ “ “ “ Winnipeg.....	12,583 29	
Royal Bank of Canada, Toronto.....	66,510 30	
Bank of British North America, Vancouver.....	28,073 86	
Total cash in banks.....		276,576 54
Interest accrued.....		14,517 29
Agents' balances and premiums uncollected, viz.:—		
Fire.....	\$ 145,759 75	
Automobile (including Fire Risk).....	2,170 77	
Explosion.....	3,538 30	
Hail.....	1 68	
Inland Transportation.....	5,563 10	
Sprinkler Leakage.....	245 02	
Tornado.....	203 38	
Total.....		157,482 00
Total assets in Canada.....		\$ 1,448,969 24

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 100,688 82	
Net amount of automobile (including Fire Risk) claims, unadjusted.....	1,648 06	
Net amount of sprinkler leakage claims, unadjusted.....	1,280 00	
Net amount of tornado claims, unadjusted.....	31,970 19	
Total net amount of unsettled claims.....		\$ 135,587 07
Reserve of unearned premiums, viz.:—		
Fire.....	\$ 748,106 98	
Automobile (including Fire Risk).....	10,630 96	
Explosion.....	2,618 83	
Inland Transportation.....	41 13	
Sprinkler Leakage.....	19,611 42	
Tornado.....	8,238 74	
Total, \$789,248 06; carried out at 80 per cent.....		631,398 45
Taxes due and accrued.....		26,548 95
Total liabilities in Canada.....		\$ 793,534 47

Claims.	Class of Business.					
	Fire.	Auto- mobile (including Fire Risk).	Hail.	Inland Trans- portation.	Sprinkler Leakage.	Tornado.
Paid for claims occurring in previous years.....	\$ cts. 135,371 66	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Less reinsurances.....	15,519 42					
Net payment for said claims .....	119,852 24	3,380 00			421 94	4 00
Paid for claims occurring during the year.....	392,354 48	9,118 77	219,888 59	36,152 60	11,112 27	588 33
Less savings and salvage.	829 46	100 00				
Less reinsurance.....	18,160 27					
Total deduction.....	18,989 73					
Net payment for said claims.....	373,364 75	9,018 77				
Total net payment for claims.....	493,216 99	12,398 77	219,888 59	36,152 60	11,534 21	592 33
Total net payments for claims of all classes of business.....	\$					\$ 773,783 49
Commission and brokerage: Fire, \$185,969.11; Other, \$159,891.34.....						345,860 45
Taxes: Fire, \$41,574.92; Other, \$3,756.93.....						45,331 85
Salaries and travelling expenses: Fire, salaries, general and special agents, \$11,516.74; travelling expenses, officials, \$7,461.75.....						18,978 49
Travelling expenses, Other.....						2,753 75
Miscellaneous expenditure, Fire, viz.: Advertising, \$294.86; fire departments, patrol and salvage corps assessment, etc., \$11; furniture and fixtures, \$903.41; legal expenses, \$27.32; maps and plans, \$1,646.65; postage, telegrams, telephones and express, \$7,176.99; print- ing and stationery, \$2,366.96; rents, \$5,540.50; underwriters' boards, associations, etc., \$9,820.30; loss adjustment expenses, \$8,545.51; salaries of employees, \$35,949.43; sun- dries, \$188.59.....						72,471 43
Miscellaneous expenditure, Other, viz.: Advertising, \$354.50; furniture and fixtures, \$0; postage, telegrams, telephones and express, \$1,064.67; printing and stationery, \$1,214.82; rents, \$152.50; underwriters' boards, tariff associations, etc., \$176.76; loss adjustment expenses, \$987.48; salaries of employees, \$4,538.43.....						8,818 16
Total expenditure in Canada.....						\$ 1,267,997 62

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## HARTFORD FIRE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	128,269,225	1,318,510 27	1,260,154	23,148 45
Taken in 1917, new and renewed.....	119,957,023	1,261,359 29	3,933,328	39,506 73
Totals.....	248,226,248	2,579,869 55	5,193,482	62,655 18
Less ceased.....	107,072,871	1,048,329 90	3,699,325	41,393 26
Gross in force at end of 1917.....	141,153,377	1,531,539 65	1,494,157	21,261 92
Less reinsured.....	15,183,503	77,782 50		
Net in force at end of 1917.....	125,969,874	1,453,757 15	1,494,157	21,261 92

Risks and Premiums.	Class of Business.					
	Explosion.		Hail.		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Taken in 1917, new and re- newed.....	891,667	5,899 20	7,651 308	516,311 24	39,550	60,230 76
Less ceased.....		399 05	7,651 308	516,311 24	34,900	60,148 51
Gross in force at end of 1917.	891,667	5,500 15				
Less reinsured.....	75,000	262 50				
Net in force at end of 1917..	816,667	5,237 65			4,650	82 25

8 GEORGE V, A. 1918

## HARTFORD FIRE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	Class of Business.			
	Sprinkler Leakage.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	4,837,751	41,103 27	2,835,982	11,920 04
Taken in 1917, new and renewed.....	3,836,750	20,856 69	1,536,945	6,448 91
Totals.....	8,674,501	61,959 96	4,372,927	18,368 95
Less ceased.....	3,243,251	22,590 50	1,015,432	3,699 12
Gross in force at end of 1917.....	5,431,250	39,369 46	3,357,495	14,669 83
Less reinsured.....	260,000	2,123 03		
Net in force at end of 1917.....	5,171,250	37,246 43	3,357,495	14,669 83

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

	Par value.	Market value.
Dom. of Can. War Loan, 1925, 5 p.c.....	\$ 65,000 00	\$ 64,350 00
Province of Alberta, 1924, 4½ p.c.....	35,000 00	33,250 00
<i>Cities—</i>		
Hamilton 1927, 4 p.c.....	50,000 00	46,000 00
" 1930, 4½ p.c.....	10,000 00	9,500 00
" 1931, 4½ p.c.....	10,000 00	9,500 00
" 1934, 4½ p.c.....	50,000 00	47,000 00
London, 1924, 3½ p.c.....	59,000 00	53,100 00
Montreal Stock, 4 p.c.....	62,500 00	49,375 00
Toronto, 1929, 3½ p.c.....	68,133 34	59,276 01
" 1930, 3½ p.c.....	39,906 67	34,319 74
" 1944, 3½ p.c.....	126,533 33	98,696 00
" 1945, 3½ p.c.....	73,000 00	56,940 00
" 1955, 4½ p.c.....	13,000 00	11,960 00
Vancouver, 1923, 4½ p.c.....	50,000 00	47,000 00
Victoria, 1923, 4 p.c.....	26,000 00	23,920 00
Westmount, 1955, 4½ p.c.....	25,000 00	22,750 00
Windsor, 1918, 5 p.c.....	4,000 00	4,000 00
" 1919-1920, 5 p.c.....	10,000 00	10,000 00
Winnipeg, 1941, 3½ p.c.....	50,000 00	38,500 00
<i>Towns—</i>		
Maisonneuve, 1954, 5 p.c.....	24,333 33	21,656 66
Verdun, 1954, 5 p.c.....	30,000 00	28,200 00
<i>School—</i>		
Winnipeg, 1941, 4 p.c.....	50,000 00	41,500 00
<i>Railway—</i>		
C.N.R. Winnipeg Term. (g'teed by Prov. of Man.), 1939, 4 p.c.....	150,000 00	123,000 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1923, 4½ p.c.....	25,000 00	25,000 00
200 shares Bank of Montreal stock.....	20,000 00	41,600 00
Total on deposit with Receiver General.....	<u>\$1,129,406 67</u>	<u>\$1,000,393 41</u>

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## HARTFORD FIRE—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Book value of real estate.....	\$ 715,577 93
Mortgage loans on real estate, first liens.....	418,500 00
Loans secured by pledge of bonds, stocks or other collaterals.....	7,500 00
Book value of bonds and stocks.....	25,941,735 99
Cash on hand, in trust companies and in banks.....	3,554,513 62
Agents' balances and bills receivable.....	5,381,127 48
<b>Total ledger assets.....</b>	<b>\$36,021,960 02</b>

## NON-LEDGER ASSETS.

Interest accrued.....	288,061 17
Rents accrued.....	669 02
Market value of real estate over book value.....	5,422 07
Reinsurance due on claims paid.....	373,915 64
<b>Gross assets.....</b>	<b>\$36,692,027 92</b>
Deduct assets not admitted.....	2,037,926 55
<b>Total admitted assets.....</b>	<b>\$34,654,101 37</b>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 2,905,726 28
Unearned premiums.....	19,815,848 73
Salaries, rents, expenses, bills, etc., due or accrued.....	25,000 00
Federal, state or other taxes due or accrued (estimated).....	1,000 00 00
Contingent commissions or other charges due or accrued.....	100,000 00
Special reserve.....	700,000 00
<b>Total liabilities, except capital stock.....</b>	<b>\$24,546,575 01</b>
Capital stock paid in cash.....	2,000 000 00
Surplus.....	8,107,526 36
<b>Total liabilities.....</b>	<b>\$34,654,101 37</b>

## INCOME.

Net cash received for premiums.....	\$25,609,667 26
Interest and dividends.....	1,046,851 73
Rents.....	47,388 89
Agents' balances previously charged off.....	3,378 31
Gross profit on sale or maturity of stocks.....	1,504 38
Other income.....	470 66
<b>Total income.....</b>	<b>\$26,709,260 90</b>

## DISBURSEMENTS.

Net amount paid for claims.....	\$11,458,866 46
Expenses of adjustment and settlement of claims.....	351,701 73
Dividends to shareholders.....	800,000 00
Commissions or brokerage.....	4,943,722 70
Salaries, \$905,194.89; and expenses, \$334,385.71; of special and general agents.....	939,580 60
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	907,539 94
Rents.....	112,691 90
Underwriters' boards and tariff associations.....	313,352 49
Fire departments, fire patrol and salvage corps assessments, fees, taxes and expenses.....	119,225 14
Inspections and surveys.....	68,179 30
Taxes on real estate.....	14,778 33

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HARTFORD FIRE—*Concluded.*DISBURSEMENTS—*Concluded*

State taxes on premiums, Insurance Department licenses and fees.....	\$ 440,389 44
All other licenses, fees and taxes.....	334,655 06
Decrease in liabilities on account of reinsurance treaties.....	20,000 00
Agents' balances charged off.....	13,115 31
Gross loss on sale or maturity of bonds.....	89 755 10
Gross decrease, by adjustment, in book value of stocks.....	4 33
All other disbursements.....	601,557 88
Total disbursements .....	<u>\$21,531,115 66</u>

## RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year.....	\$3,333,675,197 00
Premiums thereon.....	33,438,747 09
Amount terminated during the year.....	2,648,400,853 00
Premiums thereon.....	28,109,449 77
Net amount in force December 31, 1917.....	3,765,775,648 00
Premiums thereon.....	<u>37,078,415 25</u>



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## THE HOME INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—ELBRIDGE G. SNOW.

Secretaries—HENRY J. FERRIS AND WILFRED KURTH.

Principal Office—New York.

Chief Agent in Canada—F. W. EVANS.

Head Office in Canada—Montreal.

(Incorporated, 1853. Commenced business in Canada January 1, 1902.)

## CAPITAL.

Amount of capital authorized, subscribed, and paid in cash.....	\$ 6,000,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General. (For details, see Schedule A.).....	\$ 1,163,069 97
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*Other Assets in Canada.*

Cash in Royal Bank of Canada, Montreal.....	259,045 57
Agents' balances and premiums uncollected, viz.:—	
Fire (\$3,942 96 on business prior to Oct. 1, 1917).....	\$ 129,859 58
Automobile, including Fire Risk (\$327 81 on business prior to Oct. 1, 1917).....	3,141 25
Hail (on business prior to Oct. 1, 1917).....	634 63
Sprinkler Leakage (\$394 72 on business prior to Oct. 1, 1917).....	800 83
Tornado (\$17 75 on business prior to Oct. 1, 1917).....	390 61
Total.....	134,826 90
Total assets in Canada.....	\$ 1,556,942 44

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted (\$6,680 accrued in previous years).....	\$ 161,057 00
Net amount of automobile (including Fire Risk) claims, unadjusted (\$75 accrued in previous years).....	1,733 00
Net amount of hail claims, unadjusted.....	632 00
Net amount of hail claims, resisted in suit (accrued in previous years).....	5,600 00
Net amount of sprinkler leakage claims, unadjusted.....	2,760 00
Net amount of tornado claims, unadjusted (\$1 accrued in previous years).....	226 00
Total net amount of unsettled claims.....	\$ 172,008 00
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 808,085 42
Automobile (including Fire Risk).....	15,775 10
Sprinkler Leakage.....	7,341 68
Tornado.....	22,652 23
Total, \$853,854 43; carried out at 80 per cent.....	683,083 54
Taxes due and accrued (estimated).....	45,000 00
Total liabilities in Canada.....	\$ 900,091 54

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**THE HOME—Continued.**  
**INCOME IN CANADA.**

Premiums.	Class of Business.				
	Fire.	Automobile (including Fire Risk).	Hail.	Sprinkler Leakage.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	1,376,401 87	41,942 22	878,933 15	7,240 75	16,209 16
Less reinsurance.....	21,119 66		5,073 30		
“ return premiums ..	233,991 13	7,548 77	7,511 42	\$59 56	1,246 54
Total deduction.....	255,110 79		12,584 72		
Net cash received.....	1,121,291 08	34,393 45	866,348 43	6,381 19	14,962 62
Net cash received for premiums for all classes of business.....					\$ 2,043,376 77
Cash received for interest on investments.....					55,704 59
Total income in Canada.....					\$ 2,099,081 36

**EXPENDITURE IN CANADA.**

Claims.	Class of Business.				
	Fire.	Automobile (including Fire Risk).	Hail.	Sprinkler. Leakage.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	144,425 86				
Less reinsurances ..	17,696 38				
Net payment for said claims.....	126,729 48	402 80	1,307 05		1,043 81
Paid for claims occurring during the year. . . .	462,069 75	8,931 94	416,006 72	1,230 44	10,674 52
Less savings and salvage..	994 31	44 10			
" reinsurance.....	26,830 84		246 50		
Total deduction.....	27,825 15				
Net payment for said claims.....	434,244 60	8,887 84	415,760 22		
Total net payment for claims.....	560,974 08	9,290 64	417,067 27	1,230 44	11,718 33
Total net payments for claims for all classes of business .....	\$ 1,000,280 76				
Commission and brokerage, Fire, \$244,776 78; other, \$162,446 06.....	407,222 84				
Taxes: Fire, \$54,989 53; Other, \$8,506 14.....	63,495 67				
Salaries, fees and travelling expenses—Fire: Salaries of head office officials and general and special agents, \$38,478 03; travelling expenses, officials and agents, \$14,404 74.	52,883 37				
Salaries, fees and travelling expenses—Other: Salaries of head office officials and general and special agents, \$7,717 75; travelling expenses, officials and agents, \$309 30 .....	8,027 05				
Miscellaneous expenditure: Fire, viz.: Advertising, \$189 21; fire departments, patrol, and salvage corps assessments, etc., \$528 65; furniture and fixtures, \$523 53; inspections and surveys, \$5 15; legal expenses, \$22 05; maps and plans, \$4,684 33; postage, tele- grams, telephones and express, \$5,617 55; printing and stationery, \$19,856 31; rents, \$7,454 95; underwriters' boards, associations, etc., \$10,410 28 .....	49,292 01				
Miscellaneous expenditure, Other, viz.: Advertising, \$69 40; furniture and fixtures, \$715.30; legal expenses, \$3; postage, telegrams, telephones and express, \$2,582 02; printing and stationery, \$3,314 53; rents, \$600; underwriters' boards, associations, etc., \$531 33.....	7,815 58				
Total expenditure in Canada .....	\$ 1,589,017 28				

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## THE HOME—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Automobile (including Fire Risk.)		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916. ....	41,842	118,435,345	1,306,308 00	1,079	219,201	18,918 45
Taken in 1917, new and renewed.....	31,865	125,850,655	1,366,315 82	2,862	3,063,464	43,671 31
Totals .....	73,707	244,286,000	2,672,623 82	3,941	3,282,665	62,589 76
Less ceased.....	29,074	115,550,861	1,120,572 67	2,394	1,525,009	31,009 57
Gross in force at end of 1917.....	44,633	128,735,139	1,552,051 15	1,547	1,757,656	31,550 19
Less reinsured.....		3,561,971	20,601 99			
Net in force at end of 1917.....	44,633	125,173,168	1,531,449 16	1,547	1,757,656	31,550 19

Risks and Premiums.	Class of Business.								
	Hail.			Sprinkler Leakage.			Tornado.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916....				94	856,003	5,327 84	2,928	9,027,597	31,127 40
Taken in 1917, new and renewed.....	10,102	12,351,084	879,395 25	136	1,732,400	7,947 71	2,033	3,410,871	16,154 17
Totals.....				230	2,588,403	13,275 55	4,961	12,438,468	47,281 57
Less ceased...	10,102	12,351,084	879,395 25	45	553,303	1,358 84	454	848,370	4,170 10
Gross and net in force at end of 1917.....				185	2,035,100	11,916 71	4,507	11,590,098	43,111 47

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General—

Governments—	Par value.	Market value.
Dominion of Canada War Loan, 1925, 5 p.c.....	\$ 50,000 00	\$ 49,500 00
Dominion of Canada bonds, 1926, 5 p.c.....	100,000 00	99,000 00
Province of Alberta, 1924, 4½ p.c.....	200,000 00	190,000 00
Province of Ontario, 1941, 4 p.c.....	35,000 00	30,450 00

8 GEORGE V, A. 1918

## THE HOME—Continued.

## SCHEDULE A—Concluded.

Bonds and debentures on deposit with Receiver General, <i>Concluded, viz:—</i>		
<i>Cities—</i>	Par value.	Market value.
Montreal, 1956, 5 p.c.....	\$ 80,000 00	\$ 80,000 00
Toronto, 1944, 4 p.c.....	243,333 33	209,266 64
Toronto, 1948, 4 p.c.....	107,066 67	91,006 67
Victoria, 1923, 4½ p.c.....	50,000 00	47,500 00
<i>Town—</i>		
Maisonneuve, 1950, 4½ p.c.....	146,000 00	119,720 00
Maisonneuve, 1953, 5 p.c.....	97,333 33	86,626 66
<i>School—</i>		
Edmonton, 1953, 5 p.c.....	50,000 00	44,000 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1924, 4½ p.c.....	25,000 00	25,000 00
Toronto Harbour Commissioners (g'td by City of Toronto) 1953, 4½ p.c.....	100,000 00	91,000 00
Total on deposit with Receiver General.....	<u>\$1,283,733 33</u>	<u>1,163,069 97</u>

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## INCOME.

Total premium income.....	\$25,051,740 75
Received for interest and dividends.....	1,776,114 47
Gross profit on sale or maturity of bonds.....	17,728 91
Increase in liabilities during the year on account of reinsurance treaties.....	356,793 74
Agents' balances previously charged off.....	320 11
All other income.....	3,123 66
Total income.....	<u>\$27,205,821 64</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$10,988,671 77
Expenses of adjustment and settlement of claims.....	349,643 46
Paid stockholders for interest or dividends.....	1,560,000 00
Commissions or brokerage.....	5,318,345 38
Allowances to agencies for miscellaneous agency expenses.....	47,439 16
Salaries, \$425,421.26; and expenses, \$245,098.40; of special and general agents.....	670,519 66
Salaries, fees and all other charges of officers, directors, trustees and home office employees	694,341 92
Rents.....	149,850 61
State taxes on premiums, Insurance Department licenses and fees.....	571,079 07
All other licenses, fees and taxes.....	60,310 19
Underwriters' boards and tariff associations.....	164,519 16
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	64,548 74
Inspections and surveys.....	152,356 06
Gross loss on sale or maturity of bonds and stocks.....	1,015,852 79
Agents' balances charged off.....	8,739 11
All other disbursements.....	541,896 36
Total disbursements.....	<u>\$22,358,113 44</u>

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 5,500 00
Book value of bonds and stocks owned.....	37,181,167 83
Cash in banks and trust companies (on interest).....	3,639,056 92
Agents' balances and bills receivable.....	4,588,440 85
Total ledger assets.....	<u>\$45,414,165 60</u>

## NON-LEDGER ASSETS.

Interest accrued.....	281,420 00
Recoverable for reinsurance on paid losses.....	429,041 00
Gross assets.....	<u>\$46,124,626 60</u>
Deduct assets not admitted.....	2,075,975 02
Total admitted assets.....	<u>\$44,048,651 58</u>

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THE HOME—*Concluded.*

## LIABILITIES.

Net amount of unpaid claims.....	\$ 2,692,504 50
Total unearned premiums.....	20,290,351 00
Salaries, rents, etc., due and accrued.....	200,000 00
Federal, state and other taxes due or accrued (estimated).....	1,000,000 00
Funds held under reinsurance treaties.....	864,545 50
Total liabilities, excluding capital stock.....	\$25,047,401 00
Capital stock paid up in cash.....	6,000,000 00
Surplus over all liabilities.....	13,001,250 58
Total liabilities.....	\$44,048,651 58

## RISKS AND PREMIUMS.

## FIRE RISKS.

Amount of policies written or renewed during the year.....	\$3,519,543,452 00
Premiums thereon.....	33,480,407 92
Amount of policies terminated during the year.....	2,816,010,134 00
Premiums thereon.....	27,496,124 92
Net amount of policies in force at December 31, 1917.....	3,913,282,296 00
Premiums thereon.....	37,534,015 00

## HUDSON BAY INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—WILLIAM MACKAY.

Vice-President—F. W. WALKER.

Managing Director—J. H. LABELLE.

Secretary—F. J. WALKER.

Principal Office—Montreal.

(Incorporated by chapter 50 of the Statutes 1908 of Saskatchewan. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 110; amended in 1913, by 3-4 George V, chap. 130. Dominion license issued December 6, 1910.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed.....	872,400 00
Amount paid thereon in cash.....	230,850 00
Premiums paid on capital stock.....	45,970 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate held by the company. ( <i>For details, see Schedule A</i> ).....	\$ 78,532 46
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	59,758 94
Book value of bonds and debts on deposit with Receiver General. ( <i>For details, see Schedule B</i> ).....	62,009 65
Cash at head office, \$10; and branch offices, \$3,418.75.....	3,428 75
Cash in banks, viz.:—	
Royal Bank of Canada Montreal.....	\$ 57,870 64
" " Winnipeg.....	5,150 37
" " Toronto.....	4,510 20
" " Vancouver.....	5,460 72
" " Calgary.....	3,077 02
" " Halifax.....	2,889 87
Total cash in banks.....	78,958 82
Total ledger assets.....	\$ 283,588 62
Deduct market value of bonds and debentures, under book value.....	4,889 02
	\$ 278,699 60

## OTHER ASSETS.

Interest due, \$7,402.96; accrued, \$3,039.77.....	10,442 73
Agents' balances and premiums uncollected (\$3,050.88 on business prior to Oct. 1, 1917).....	33,543 85
Due for reinsurance losses in unlicensed companies (unsecured).....	67 85
Gross assets.....	\$ 322,754 03
Deduct assets not admitted.....	8,867 85
Net assets.....	\$ 313,886 18

## LIABILITIES.

Total net amount of fire claims, unadjusted.....	\$ 22,457 00
Reserve of unearned premiums, fire, \$120,149.07; carried out at 80 per cent.....	96,119 26
Reserve on unlicensed reinsurance, unsecured.....	34,700 04
Investment reserve.....	3,000 00
Taxes due and accrued.....	2,500 00
Reinsurance premiums due.....	596 23
Accounts payable.....	1,295 69
Dividends declared and due, remaining unpaid.....	36 30
Total liabilities.....	\$ 160,704 52
Surplus of assets over liabilities.....	\$ 153,181 66
Capital stock paid in cash.....	230,850 00

## SESSIONAL PAPER No. 8

## THE HUDSON BAY—Continued.

## INCOME.

<i>Fire Risks.</i>	
Gross cash received for premiums.....	\$ 283,621 94
Deduct reinsurances, \$71,044.82; return premiums, \$50,844 30 .....	121,889 12
Net cash received for fire premiums.....	\$ 161,732 82
Net cash received for hail premiums.....	128 95
Total net cash received for all premiums.....	\$ 161,861 77
Received for interest on investments.....	6,893 69
Received for rents.....	1,055 16
Total.....	\$ 169,810 62

## EXPENDITURE.

<i>Fire Risks.</i>	
Amount paid for claims occurring in previous years.....	\$ 15,320 90
Deduct savings and salvage, \$476.51; reinsurances, \$6,833.81 .....	7,310 32
Net amount paid for said claims.....	\$ 8,010 58
Amount paid for claims occurring during the year.....	\$ 122,827 59
Deduct reinsurances.....	42,057 85
Net amount paid for said claims.....	\$ 80,769 74
Total amount paid for fire claims.....	\$ 88,780 32
Commission and brokerage.....	26,577 19
Paid for salaries: home officials, \$14,725.14; fees: directors, \$697.50; travelling expenses, officials, \$385.31.....	15,807 95
Paid for taxes.....	5,713 19
Miscellaneous expenditure, viz.: Advertising, \$624.14; furniture, fixtures, \$499.98; inspections and surveys, \$1,177.68; maps and plans, \$608.66; legal fees, \$559.13; postage, telegrams, telephones and express, \$1,573.27; printing and stationery, \$2,936.84; rents, \$2,947.84; miscellaneous expenses, \$870.22; underwriters' boards, \$2,332.07.....	14,129 63
Total expenditure.....	\$ 151,008 48

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1916.....	\$ 225,790 75
Amount of income as above.....	169,810 62
Total.....	\$ 398,601 37
Amount of expenditure as above.....	151,008 48
Balance, net ledger assets, at December 31, 1917 (\$283,588.62 less ledger liability \$35,995.73)\$	247,592 89

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 60,847 14
Amount of commission thereon.....	16,732 96
Amount of losses recovered from said companies.....	34,057 40
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$35,198.35; carried out at 80 per cent.....	28,153 68
Amount of losses due and recoverable from such companies.....	4,910 85
Amount of reinsurance premiums payable to such companies.....	34,700 04

## RISKS AND PREMIUMS.

<i>Fire Risks.</i>		Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 13,429,140	\$ 203,004 76	
Taken during the year, new and renewed. ....	22,829,601	286,090 42	
Total.....	\$ 36,258,741	\$ 490,095 18	
Deduct terminated.....	13,253,232	184,071 27	
Gross in force at end of year.....	\$ 23,005,509	\$ 306,013 91	
Deduct reinsured.....	6,632,607	77,322 93	
Net in force nt December 31, 1917.....	\$ 16,372,902	\$ 228,690 98	

THE HUDSON BAY—*Concluded.*

## SCHEDULE A.

Real Estate owned by the Company, viz:—

Description of Property—	Actual cost.	Book value.	Market value.
Office building, Vancouver, B.C.....	\$ 84,249 60	\$ 60,000 00	\$ 60,000 00
2902-2908 Fourth Ave., W. Vancouver, B.C....	9,250 00	5,250 00	10,500 00
Sub-Div. of D.L. 391, Lot 6-7, Bl. 72 and house thereon, Vancouver, B.C.....	4,256 65	2,256 65	4,200 00
Lot 37, B 14, D.L. 50 and house thereon, Lancaster St., S. Vancouver B.C.....	1,081 67	1,081 67	1,800 00
Lots 1 & 2, Bl. 263, D.L. 526, 294 Fifth Ave W., Vancouver, B.C.....	8,000 00	6,000 00	10,000 00
Lot 40, B. 29, D.L. 391 and 392 S. Vancouver, B.C.....	1,564 98	1,564 98	2,300 00
Lots 15 to 28 inclu. in B. 21; Lots 1 to 28 inclu. in B. 20; N.W. $\frac{1}{4}$ sec. 8 Tp. 11 R. 4 E.P.M., Man.....	11,542 49	2,379 16	6,000 00
Totals.....	\$ 119,945 39	\$ 78,532 46	\$ 94,800 00

## SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz:—

Cities—	Par value.	Book value.	Market value.
Brandon, 1939, 5 p.c.....	\$ 3,000 00	\$ 3,000 00	\$ 2,820 00
Calgary, 1929, 5 p.c.....	3,000 00	3,157 88	2,820 00
Edmonton, 1945, 4 $\frac{1}{2}$ p.c.....	2,976 38	2,678 74	2,440 63
Fernie, 1939, 5 p.c.....	2,000 00	1,818 19	1,680 00
Kamloops, B. C., 1920 or earlier, 5 p.c.....	3,000 00	2,857 14	2,910 00
Kelowna, 1935, 5 p.c.....	3,000 00	2,727 28	2,610 00
Lethbridge, 1939, 4 $\frac{1}{2}$ p.c.....	3,000 00	2,700 00	2,460 00
Medicine Hat, 1928, 5 p.c.....	3,000 00	3,000 00	2,760 00
Moosejaw, 1920, 4 $\frac{1}{2}$ p.c.....	3,000 00	2,700 00	2,880 00
Nanaimo, 1950, 5 p.c.....	3,000 00	2,857 14	2,550 00
New Westminster, 1940, 5 p.c.....	5,000 00	5,000 00	4,350 00
North Vancouver, 1960, 5 p.c.....	5,000 00	5,000 00	4,200 00
Port Arthur, 1928, 5 p.c.....	3,000 00	3,000 00	2,850 00
Revelstoke, 1960, 5 p.c.....	3,000 00	2,857 14	2,460 00
Saskatoon, 1939, 5 p.c.....	3,000 00	3,000 00	2,700 00
Strathcona, 1949, 4 $\frac{1}{2}$ p.c.....	2,000 00	1,800 00	1,600 00
Victoria, 1943, 4 $\frac{1}{2}$ p.c.....	3,000 00	3,000 00	2,580 00
Winnipeg, 1923, 4 p.c.....	5,000 00	4,444 45	4,700 00
Town—			
Weyburn, 1950, 5 p.c.....	3,000 00	2,857 14	2,550 00
Township or District—			
Richmond, B. C., 1959, 4 $\frac{1}{2}$ p.c.....	3,000 00	2,454 55	2,280 00
Oak Bay, B. C., 1929, 5 p.c.....	2,000 00	2,000 00	1,820 00
Total on deposit with Receiver General.	\$ 65,976 38	\$ 62,909 65	\$ 58,020 63



SESSIONAL PAPER No. 8

## THE IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President and Managing Director—L. ROOT.

Vice-President—R. L. STAILING.

Secretary—F. E. HEYES.

Principal Office—Toronto.

(Incorporated as "Imperial Underwriters Corporation" under the authority of chap. 54 statutes of British Columbia, 1907. Incorporated as "Imperial Underwriters Corporation of Canada" by an Act of the Parliament of Canada 3-4 George V, chap. 137. Dominion license issued August 18, 1913.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	457,400 00
Amount paid thereon in cash.....	175,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate held by the Company, (For details, see Schedule A.).....	\$ 15,350 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	109,895 95
Book value of bonds and debentures on deposit with Receiver General. (For details, see Schedule B.) ..	90,657 89
Cash at head office and with agents.....	2,441 03
Cash in banks, viz.:—	
Union Bank of Canada, Toronto.....	\$ 93,946 48
Bank of Montreal, Vernon, B.C.....	5,558 30
Total cash in banks.....	99,504 78
Western Canada Grain Association deposit.....	1,000 00
Agents' ledger balances.....	715 83
Total ledger assets.....	\$ 319,565 48
Deduct market value of bonds and debentures under book value.....	6,054 69
	\$ 313,510 79

## OTHER ASSETS.

Interest due, \$7,265.77; accrued, \$2,599.79.....	9,865 56
Rents due.....	311 68
Agents' balances and premiums uncollected (\$1,746.16 was on business prior to Oct. 1, 1917) ..	23,992 32
Total assets.....	\$ 347,680 35

## LIABILITIES.

Net amount of fire claims, unadjusted (\$4,550 accrued prior to 1917).....	\$ 13,756 99
Net amount of plate glass claims, unadjusted (accrued prior to 1917).....	189 00
Total net amount of unsettled claims.....	\$ 13,945 99
Reserve of unearned premiums, fire, \$76,011.31; carried out at 80 per cent.....	60,809 04
Taxes due and accrued.....	4,653 16
Reinsurance premiums due.....	13,599 58
Unsecured balances of treaty companies.....	35,707 34
Total liabilities (excluding capital stock).....	\$ 128,715 11
Excess of assets over liabilities.....	\$ 218,965 24
Capital stock paid in cash.....	175,000 00
Surplus over liabilities and capital.....	\$ 43,965 24

8 GEORGE V, A. 1918

## THE IMPERIAL UNDERWRITERS—Continued.

## INCOME.

Gross cash received for fire premiums.....	\$ 203,590 68	
Deduct reinsurances, \$63,132.87; return premiums, \$32,290.94.....	95,423 81	
Net cash received for fire premiums.....		\$ 108,166 87
Received for interest on investments.....		95,423 81
Endorsement fees.....		2 43
Total.....		\$ 117,672 51
Received for calls on capital.....		64,525 00
Total income.....		\$ 182,197 51

## EXPENDITURE.

Amount paid for fire claims occurring in previous years.....	\$ 22,194 20	
Deduct savings and salvage, \$158.84; reinsurances, \$13,763.64.....	13,922 48	
Net amount paid for fire claims occurring in previous years.....	\$ 8,271 72	
Amount paid for fire claims occurring during the year.....	\$ 46,141 19	
Deduct savings and salvage, \$600.46; reinsurance, \$21,700.17.....	22,300 65	
Net amount paid for said claims.....	\$ 23,840 56	
Total net amount paid for fire claims.....		\$ 32,112 28
Dividends paid during the year.....		42,870 00
Commission or brokerage.....		11,964 92
Salaries: head office, officials, \$4,488.14; directors' fees, \$4,083.30; auditors' fees, \$199.92; travelling expenses, officials, \$135.....		8,906 36
Taxes.....		5,091 12
Miscellaneous expenditure, viz.: Advertising, \$6.25; legal expenses, \$300; maps and plans, \$105.34; postage, telegrams, telephones and express, \$1,226.75; printing and stationery, \$2,112.97; loan expenses, \$392.29; rents, \$325; sundries, \$796.96; underwriters' boards, etc, \$1,903.43.....		7,168 99
Total expenditure.....		\$ 108,113 67

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916.....	\$ 245,481 64
Amount of cash income.....	182,197 51
Total.....	\$ 427,679 15
Amount of expenditure.....	108,113 67
Balance, net ledger assets, at December 31, 1917.....	\$ 319,565 48

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 67,756 06
Amount of commission thereon.....	20,157 54
Amount of losses recovered from said companies.....	34,965 84
Reserved of unearned premiums, on all risks reinsured in unlicensed companies, \$36,071.50 carried out at 80 per cent.....	28,857 44
Amount of losses due and recoverable from such companies.....	19,482 58
Amount of reinsurance premiums payable to such companies.....	12,632 68

## RISKS AND PREMIUMS.

<i>Fire Risks.</i>	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 15,393,662	\$ 169,161 32
Taken during the year, new and renewed.....	22,699,762	203,859 97
Total.....	\$ 38,093,424	\$ 373,021 29
Deduct terminated.....	15,753,603	148,329 72
Gross in force at end of year.....	\$ 22,339,821	\$ 224,691 57
Deduct reinsured.....	8,829,273	80,056 57
Net in force at December 31, 1917.....	\$ 13,510,548	\$ 144,635 00

## SESSIONAL PAPER No. 8

THE IMPERIAL UNDERWRITERS—*Concluded.*

## SCHEDULE A

Real estate owned by the company, viz:—

	Actual cost. \$ cts.	Book value. \$ cts.	Market value. \$ cts.
Frame Stores, Victoria Gardens, New Westminster, B.C.....	15,000 00	15,000 00	15,000 00
B. 317, of a subdiv. of pt. of Secs. tp. 11 A, lot 1,236 Kootenay district, map 785 B., Frintvale, B.C.....	350 00	350 00	350 00
Totals.....	<u>\$ 15,350 00</u>	<u>\$ 15,350 00</u>	<u>\$ 15,350 00</u>

## SCHEDULE B.

Bonds and debentures owned:—

	Par value.	Book value.	Market value.
*City of Vernon, 1932, 5 p.c.....	\$ 35,000 00	\$ 30,434 75	\$ 31,500 00
*Can. Nor. Ont. Ry. deb. stock (g'teed by Dom. of Canada), 1961, 3½ p.c. ....	64,726 67	53,723 14	46,603 20
Dom. of Canada Victory Loan, 1937, 5½ p.c. (10 p.c. paid).....	6,500 00	6,500 00	6,500 00
Total par, book and market values..	<u>\$ 106,226 67</u>	<u>\$ 90,657 89</u>	<u>\$ 84,603 20</u>

\*On deposit with Receiver General.

## INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—BENJAMIN RUSH.

Secretary—T. HOUARD WRIGHT.

Principal Office—Philadelphia, Pa.

Chief Agents in Canada—ROBERT HAMPSON AND SON, LTD.

Head Office in Canada—Montreal.

(Incorporated April 14, 1794. Commenced business in Canada, November 7, 1889.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 4,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*Market value of bonds and debts on deposit with Receiver General. (*For details, see Schedule A*).....\$ 381,669 00*Other Assets in Canada.*

Cash in banks, viz.:—

Bank of Montreal, Montreal.....\$ 100,365 21

Bank of Montreal, Halifax, N.S.....12,783 56

Total cash in banks.....113,148 77

Interest accrued.....16,803 86

Agents' balances and premiums uncollected, viz.:—

Fire.....\$ 73,843 27

Automobile (including Fire Risk).....4,109 43

Explosion.....6,672 92

Inland Transportation.....758 89

Total.....85,384 51

Total assets in Canada.....\$ 597,006 14

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....\$ 114,776 55

Net amount of automobile claims (including fire risk), unadjusted.....382 00

Net amount of automobile claims (excluding fire risk), unadjusted.....50 00

Total net amount of unsettled claims.....\$ 115,208 55

Reserve of unearned premiums, viz.:—

Fire.....\$ 377,866 54

Automobile (including Fire risk).....16,546 74

Automobile (excluding Fire risk).....678 47

Explosion.....19,139 07

Inland Transportation.....502 37

Total, \$414,733.19; carried out at 80 per cent.....331,786 55

Taxes due and accrued.....10,000 00

Total liabilities in Canada.....\$ 456,995 10

## SESSIONAL PAPER No. 8

## INSURANCE COMPANY OF NORTH AMERICA—Continued.

## INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Auto- mobile (including Fire Risk).	Auto- mobile (excluding Fire Risk).	Explosion.	Inland Transporta- tion.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	684,856 75	60,084 21	1,866 50	35,280 72	8,937 36
Less reinsurance.....	62,203 87	94 29			
“ return premiums.....	100,697 58	21,104 00	361 70	2,195 69	1,682 10
Total deduction.....	162,901 45	21,198 35			
Net cash received.....	521,955 30	38,885 86	1,504 80	33,085 03	7,255 26
Net cash received for premiums for all classes of business.....	\$ 602,686 25				
Cash received for interest on investments.....	16,803 86				
Total income in Canada.....	\$ 619,490 11				

## EXPENDITURE IN CANADA.

Claims	Class of Business.			
	Fire.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Inland Transporta- tion.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years.....	28,941 37			
Less reinsurances.....	4,746 41			
Net payment for said claims.....	24,194 96	1,197 50	210 00	
Paid for claims occurring during the year.....	278,647 32	16,400 06	1,337 62	3,063 48
Less savings and salvage.....	192 54	270 00		9 19
Less reinsurance.....	17,347 12			
Total deduction.....	17,539 66			
Net payment for said claims.....	261,107 66	16,130 06		
Total net payment for claims.....	285,302 62	17,327 56	1,547 62	3,054 29
Total net payments for claims for all classes of business.....	\$ 307,232 09			
Commission and brokerage: Fire, \$97,829.41; Other, \$19,272.19.....	117,101 60			
Taxes: Fire, \$15,559 77; Other, \$643.57.....	16,203 34			
Travelling expenses, officials, Fire.....	9,721 27			
Salaries, fees and travelling expenses, Other: conducting business.....	1,000 00			
Miscellaneous expenditure, Fire, viz.: Advertising, \$1,377.73; furniture and fixtures, \$117.75; maps and plans, \$909 39; postage, telegrams, telephones and express, \$3,723.09; printing and stationery, \$5,767 81; rents, \$2,000; underwriters' boards, associations, etc., \$7,269.56; sundries, \$1,514.60.....	22,679 93			
Miscellaneous expenditure, Other, viz.: Inspections and surveys, \$16; postage, telegrams, telephones and express, \$62; printing and stationery, \$96.73; underwriters' boards, associations, etc., \$185.71; sundries, \$4.03; legal fees, \$97.83.....	402 30			
Total expenditure in Canada.....	\$ 474,400 53			

8 GEORGE V, A. 1918

## INSURANCE COMPANY OF NORTH AMERICA—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile (including Fire Risk).		Automobile (excluding Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	64,517,805	651,671 64	1,183,801	28,752 30	91,045	1,529 20
Taken in 1917, new and renewed.....	79,889,442	712,349 19	2,365,886	60,363 78	114,950	1,866 50
Totals.....	144,407,247	1,364,020 83	3,549,687	89,116 08	205,995	3,395 70
Less ceased.....	59,440,416	571,590 03	2,260,706	56,019 41	118,145	2,038 75
Gross in force at end of 1917.....	84,966,831	792,430 80	1,288,981	33,096 67	87,850	1,356 95
Less reinsured.....	58,153,329	52,324 24	4,350	3 19		
Net in force at end of 1917.....	26,813,502	740,106 56	1,284,631	33,093 48	87,850	1,356 95

Risks and Premiums.	Class of Business.			
	Explosion.		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	5,406,876	42,243 13	151,208	1,556 02
Taken in 1917, new and renewed.....			1,083,394	8,727 56
Totals.....			1,234,602	10,283 58
Less ceased.....	395,960	3,669 15	867,344	9,278 83
Gross in force at end of 1917.....	5,010,916	38,573 98	367,318	1,004 75
Less reinsured.....	76,250	295 84		
Net in force at end of 1917.....	4,934,666	38,278 14	367,318	1,004 75

## SESSIONAL PAPER No. 8

INSURANCE COMPANY OF NORTH AMERICA—*Continued.*

## Schedule A.

Bonds and debts. on deposit with Receiver General, viz.:—

<i>Governments—</i>	Par value.	Market value.
Dominion of Canada bonds, 1926, 5 p.c.....	\$ 10,000 00	\$ 9,900 00
Dominion of Canada, War Loan, 1931, 5 p.c.....	10,000 00	9,900 00
Province of Alberta, 1924, 4½ p.c.....	55,000 00	52,250 00
Province of Nova Scotia, 1922, 3 p.c.....	10,000 00	9,000 00
<i>Cities—</i>		
Montreal, 1939, 3½ p.c.....	45,000 00	36,000 00
Montreal, 1925, 4 p.c.....	28,000 00	26,040 00
Montreal, 1926, 4 p.c.....	83,000 00	77,190 00
Montreal, 1944, 4 p.c.....	27,000 00	22,950 00
Ottawa, 1928, 3½ p.c.....	30,000 00	26,100 00
Toronto, 1945, 3½ p.c.....	4,866 67	3,796 00
Toronto, 1948, 4 p.c.....	20,000 00	17,000 00
Winnipeg, 1938, 4 p.c.....	30,000 00	25,500 00
<i>School—</i>		
Winnipeg S.D., 1941, 4 p.c.....	12,000 00	9,960 00
<i>Railway—</i>		
Canadian Northern Railway 1st Mtge Cons. (g'teed by Prov. of Manitoba, 1930, 4 p.c.....	65,213 33	56,083 00
Total on deposit with Receiver General.....	\$ 430,080 00	\$ 381,669 00

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Book value of real estate.....	\$ 281,077 20
Mortgage loans on real estate, first liens.....	150,855 00
Book value of bonds and stocks owned by the company.....	22,141,255 26
Cash on hand, in banks and in trust companies.....	2,816,085 66
Agents' balances and bills receivable.....	3,530,424 50
Amount recoverable for reinsurance on paid losses.....	105,157 31
Total ledger assets.....	\$29,024,854 93

## NON-LEDGER ASSETS

Interest accrued.....	264,282 05
Gross assets.....	\$29,289,136 98
Deduct assets not admitted.....	766,111 09
Total admitted assets.....	\$28,523,025 89

## LIABILITIES.

Net amount of unpaid claims.....	\$ 4,419,000 00
Total unearned premiums.....	9,907,528 50
Amount reclaimed by the Insured on perpetual fire policies being 90 and 95 per cent of the premium or deposit received.....	712,859 71
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	10,000 00
Federal, state and other taxes due or accrued (estimated).....	950,000 00
Contingent fund.....	2,373,597 68
Contingent fund.....	1,000,000 00
Contingent commissions or other charges due or accrued.....	150,000 00
Total liabilities (not including capital stock).....	\$19,523,025 89
Joint stock capital paid in cash.....	4,000,000 00
Surplus over all liabilities.....	5,000,000 00
Total liabilities.....	\$28,523,025 89

## INCOME.

Net cash received for premiums other than perpetual.....	\$30,051,477 70
Deposit premiums received on perpetual risks.....	31,550 21
Received for interest and dividends.....	987,218 77
Rents.....	22,140 03
Profit on sale or maturity of bonds and stocks.....	11,844 84
Perpetual permits, transfer fees and earned deposits.....	3,314 38
Agents' balances previously charged off.....	1,216 40
Total income.....	\$21,108,762 33

8 GEORGE V, A. 1918

INSURANCE COMPANY OF NORTH AMERICA—*Concluded.*

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 9,293,964 18
Expenses of adjustment and settlement of claims.....	112,918 70
Deposit premiums returned.....	21,989 79
Paid stockholders for interest or dividends.....	690,000 00
Allowances to local agencies for miscellaneous agency expenses.....	56,335 55
Salaries, \$426,324 70; and expenses, \$153,675.22; of special and general agents.....	579,999 92
Commission or brokerage.....	3,440,705 55
Salaries, fees and all other charges of officers, directors, trustees and home office employees	725,920 10
Rents.....	69,547 87
Underwriters' boards and tariff associations.....	103,172 54
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	47,491 25
Inspections and surveys.....	65,552 84
Taxes on real estate.....	5,816 27
State taxes on premiums, Insurance Department licenses and fees.....	293,403 84
All other licenses, fees and taxes.....	111,460 99
Agents' balances charged off.....	3,586 16
Gross loss on sale or maturity of real estate, bonds and stocks.....	89,257 74
Gross decrease, by adjustment, in book value of real estate and bonds.....	12,000 00
All other disbursements.....	348,044 92
Total disbursements.....	<u>\$16,071,168 21</u>

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$1,507,084,626 00
Premiums thereon.....	13,862,949 08
Amount of fire risks terminated.....	1,067,936,141 00
Premiums thereon.....	10,671,253 33
Net amount of fire risks in force at December 31, 1917.....	1,651,492,816 00
Premiums thereon.....	16,194,443 02
Net amount of marine and inland risks in force at December 31, 1917.....	188,763,787 00
Premiums thereon.....	<u>2,584,479 90</u>

## PERPETUAL RISKS.

Amount in force, December 31, 1917.....	\$31,145,698 89
Deposit premiums.....	<u>787,230 70</u>



SESSIONAL PAPER No. 8

## THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—GUSTAVUS REMAK, JR.

Secretary—J. J. P. ROGERS.

Principal Office—Philadelphia, Pa.

Chief Agent in Canada—T. L. ARMSTRONG.

Head Office in Canada—Toronto.

(Incorporated April 18, 1794. Dominion license issued March 20, 1912.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*).....\$ 131,276 06*Other Assets in Canada.*

Cash at head office.....	72 37
Cash in Royal Bank of Canada, Toronto.....	23,457 74
Interest accrued.....	2,191 04
Agents' balances and premiums uncollected: Fire, \$30,319.99; Tornado, \$19.63.....	30,339 62
<b>Total assets in Canada.....</b>	<b>\$ 187,336 83</b>

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 50,584 06
Reserve of unearned premiums: Fire, \$107,749.79; Tornado, \$592.60; total, \$108,342.39; carried out at 80 per cent.....	86,673 91
Taxes due and accrued.....	2,500 00
<b>Total liabilities in Canada.....</b>	<b>\$ 139,758 57</b>

## INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Gross cash received.....	276,220 23	1,008 26
Less reinsurance.....	8,764 50	300 00
Less return premiums.....	41,385 64	133 88
<b>Total deduction.....</b>	<b>50,150 14</b>	<b>433 88</b>
<b>Net cash received.....</b>	<b>226,070 09</b>	<b>574 38</b>

8 GEORGE V, A. 1918

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—*Concluded.*INCOME IN CANADA—*Concluded.*

Net cash received for premiums for all classes of business.....	\$ 226,644 47
Cash received for interest on investments.....	6,439 07
Total income in Canada.....	<u>\$ 233,083 54</u>

## EXPENDITURE IN CANADA.

<i>Fire Risks.</i>	
Amount paid for claims occurring in previous years.....	\$ 23,862 03
Amount paid for claims occurring during the year.....	\$ 128,163 20
Less savings and salvage, \$1,168.26; reinsurances, \$12,718.33.....	13,886 59
Net amount paid for said claims.....	<u>\$ 114,276 61</u>
Total net amount paid for fire claims.....	\$ 138,138 64
Net amount paid for tornado claims occurring during the year.....	1 00
Total net amount paid for all claims.....	\$ 138,139 64
Commission or brokerage, Fire, \$46,740.80; Other, \$151.39.....	46,892 19
Taxes.....	3,975 24
Miscellaneous expenditure, Fire, viz.: Printing and stationery, \$11.75; postage, telegrams, telephones and express, \$1,843.63; underwriters' boards, tariff associations, etc., \$2,197.60; loss expenses, \$1,315.04.....	5,368 02
Miscellaneous expenditure, Other, viz.: Postage, telegrams, telephones and express, \$7.32.....	7 32
Total expenditure in Canada.....	<u>\$ 194,382 41</u>

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	15,098,483	175,691 82	71,300	365 38
Taken in 1917, new and renewed.....	21,689,352	243,216 80	253,650	983 35
Totals.....	36,787,835	418,908 62	324,950	1,348 73
Less ceased.....	18,764,129	194,279 02	43,475	156 55
Gross in force at end of 1917.....	18,023,706	224,629 60	281,475	1,192 18
Less reinsured.....	635,405	10,316 46	100,000	300 00
Net in force at end of 1917.....	17,388,301	214,313 14	181,475	892 18

## Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Dominion of Canada War Loan, 1931, 5 p.c.....	\$ 6,000 00	\$ 5,940 00
Ontario, 1941, 4 p.c.....	5,000 00	4,350 00
Quebec, 1920, 5 p.c.....	15,000 00	15,000 00
<i>Cities—</i>		
Edmonton, 1943, 4½ p.c.....	2,000 00	1,660 00
Edmonton, 1944, 4½ p.c.....	3,000 00	2,460 00
Fort William, 1938, 4½ p.c.....	5,000 00	4,350 00
Ottawa, 1932, 4 p.c.....	10,000 00	9,000 00
Portage la Prairie, 1927, 5 p.c.....	2,000 00	1,860 00
Port Arthur, 1941, 4½ p.c.....	9,733 33	8,273 33
Toronto, 1948, 4 p.c.....	19,733 33	16,773 33
Vancouver (Hospital), 1944, 4 p.c.....	10,000 00	7,800 00
Victoria, 1922, 4 p.c.....	33,580 00	31,229 40
Victoria, 1961, 4 p.c.....	9,733 33	7,300 00
Winnipeg, 1918, 4 p.c.....	8,000 00	7,840 00
Winnipeg, 1924, 4 p.c.....	8,000 00	7,440 00
Total on deposit with Receiver General.....	<u>\$ 146,779 99</u>	<u>\$ 131,276 06</u>

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—CHARLES G. HAMILTON.

General Manager and Secretary—ROBT. STIRLING.

Principal Office—126 Chancery Lane, London, Eng.

Chief Agent in Canada—J. E. E. DICKSON.

Head Office in Canada—Montreal.

(Incorporated, 1806. Commenced business in Canada April 1, 1899).

## CAPITAL.

Amount of joint stock capital authorized.....	\$10,375,000 00
Amount subscribed.....	7,875,000 00
Amount paid in cash.....	825,000 00
Debenture stock.....	<u>1,237,335 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule B.</i> ).....	\$ 387,084 00
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*Other Assets in Canada.*

Value of real estate ( <i>For details, see Schedule A.</i> ).....	24,590 52
Loans on real estate, first liens.....	8,475,590 01
Market value of bonds and debentures held by the company ( <i>For details, see Schedule C.</i> )..	223,012 50
Cash at head office in Canada.....	11,320 13
Cash in banks, viz.:—	
Dominion Bank, Montreal.....	\$ 118,951 11
Union Bank, Montreal, current account, \$1,149; savings account, \$10,186.72	11,335 72
Royal Bank of Canada, Montreal.....	7,574 39
Dominion Bank, Winnipeg.....	696,020 98
Dominion Bank, Toronto.....	26,401 15
Bank of Montreal, Vancouver.....	<u>5,412 41</u>
Total cash in banks.....	865,695 76
Share of surplus in hands of Man. Assoc. Companies.....	2,365 61
Interest accrued.....	319,769 48
Agents' balances and premiums uncollected, viz.:—	
Fire (\$512.79 on business prior to Oct. 1, 1917).....	\$ 31,271 32
Accident (\$354.59 on business prior to Oct. 1, 1917).....	1,329 27
Burglary.....	242 89
Employers' Liability (\$1,431.98 on business prior to Oct. 1, 1917).....	23,777 19
Plate Glass.....	2,938 29
Sickness (\$177.29 on business prior to Oct. 1, 1917).....	<u>625 92</u>
Total.....	60,184 88
Office furniture and plans.....	<u>9,367 20</u>
Total assets in Canada.....	<u>\$ 10,377,980 09</u>

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted but unpaid.....	\$ 6,000 00
“ “ fire claims, unadjusted (\$41 accrued prior to 1917).....	46,808 76
“ “ fire claims, resisted, in suit (accrued prior to 1917).....	6,386 55
“ “ accident claims, adjusted but unpaid.....	98 21
“ “ accident claims, unadjusted.....	4,337 05
“ “ burglary claims, unadjusted.....	2,868 75
“ “ employers' liability claims, adjusted but unpaid.....	857 64
“ “ employers' liability claims, unadjusted.....	14,832 17
“ “ sickness claims, unadjusted.....	<u>75 00</u>
Total net amount of unsettled claims.....	<u>\$ 82,264 13</u>

\*Including \$30,275 Halifax losses for which the company admits no liability.

8 GEORGE V, A. 1918

## THE LAW UNION AND ROCK—Continued.

## LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums, viz.:—

Fire.....	\$ 215,808 83
Accident.....	5,041 75
Burglary.....	753 00
Employers' Liability.....	26,439 10
Plate Glass.....	4,117 24
Sickness.....	2,458 67

Total, \$254,618.59; carried out at 80 per cent.....\$ 203,694 87

Taxes due and accrued.....4,500 00

Total liabilities in Canada.....\$ 200,459 00

## INCOME IN CANADA.

Premiums.	Class of Business.					
	Fire.	Accident.	Burglary.	Employers' Liability.	Plate Glass	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	304,669 69	14,817 63	1,860 78	85,484 64	4,246 00	7,698 60
Less reinsurance.....	15,058 46	518 15	235 68	21,502 31	74 30	368 37
Less return premiums.....	34,159 00	4,154 14	315 90	35,638 26	1,721 22	2,108 44
Total deduction.....	49,217 46	4,672 29	551 58	57,140 57	1,795 52	2,476 81
Net cash received.....	255,452 23	10,145 34	1,309 20	28,344 07	2,450 48	5,221 79

Net cash received for premiums for all classes of business .....\$ 302,923 11

Interest on investments .....643,769 03

Endorsement Fees .....19 70

Total income in Canada.....\$ 946,711 84

## EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Fire.	Accident.	Burglary.	Employers' Liability.	Plate Glass	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years	11,595 96	496 76	.....	9,165 15	.....	742 14
Paid for claims occurring during the year.....	153,577 07	1,982 58	1,414 90	13,574 87	1,201 40	1,570 75
Less reinsurance.....	20,788 09	198 57	45 85	3,824 20	.....	17 86
Net payment for said claims	132,788 98	1,784 01	.....	9,750 67	.....	1,552 89
Total net payment for claims.....	144,384 94	2,280 77	1,369 05	18,915 82	1,201 40	2,295 03

## SESSIONAL PAPER No. 8

## THE LAW UNION AND ROCK—Continued.

## EXPENDITURE IN CANADA—Concluded.

Total net payments for claims for all classes of business.....	\$ 170,447 01
Commission and brokerage, fire, \$49,326.74; other, \$21,106.83.....	70,433 57
Taxes, fire, \$7,953.22; other, \$1,852.50.....	9,805 72
Salaries, fees and travelling expenses, fire:—Salaries:—Head Office, \$16,876.54; fees, auditors', \$120; travelling expenses:—officials, \$2,022.16; agents, \$17.85.....	19,036 55
Salaries, fees and travelling expenses, other:—Salaries: Head Office, \$10,106.59; fees, auditors', \$120; travelling expenses:—officials, \$184.70; agents, \$493.65.....	10,904 94
Miscellaneous expenditure, fire, viz.:—Advertising, \$131.61; fire departments, patrol and salvage corps assessments, etc., \$157.37; furniture and fixtures, \$13.75; legal expenses, \$5; maps and plans, \$312.10; postage, telegrams, telephones and express, \$1,496.71; printing and stationery, \$1,944.65; rents, \$2,380.98; underwriters' boards, associations, etc., \$2,769.09; sundries, \$176.10; exchange, \$232.15; sundry accounts, \$1,725.61.....	11,345 12
Miscellaneous expenditure, other, viz.:—Advertising, \$176.43; furniture and fixtures, \$10.50; legal expenses, \$70; postage, telegrams, telephones and express, \$748.45; printing and stationery, \$1,177.92; rents, \$2,046.11; underwriters' boards, associations, etc., \$271.70; sundries, \$104.44; exchange, \$24.06; sundry accounts, \$3,128.39.....	7,758 00
Total expenditure in Canada.....	\$ 299,730 91

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Accident.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916...../..	18,489	38,319,016	423,032 37	1,187	2,774,839	10,913 97
Taken in 1917, New.....	10,162	30,874,677	316,003 09	375	1,340,583	2,839 39
Renewed.....				685	1,927,237	11,637 76
Totals.....	28,651	69,193,693	739,035 46	2,247	6,042,659	25,391 12
Less ceased.....	10,863	27,496,752	297,007 64	895	2,469,404	14,745 36
Gross in force at end of 1917.....	17,788	41,696,941	442,027 82	1,352	3,573,255	10,645 76
Less reinsured.....		3,447,087	17,441 90		142,500	562 25
Net in force at end of 1917.....	17,788	38,249,854	424,585 92	1,352	3,430,755	10,083 51

Risks and Premiums.	Class of Business.							
	Burglary.			Employers' Liability.	Plate Glass.		Sickness.	
	No.	Amount.	Premiums.	Premiums.	No.	Premiums.	No.	Premiums.
		\$	\$ cts.	\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1916.....	12	70,600	298 60	17,977 47	85	1,049 69	1,264	5,385 24
Taken in 1917, New.....	103	126,850	1,714 80	97,966 98	315	6,961 28	98	1,643 06
Renewed.....	12	70,500	271 10	16,598 95	74	863 75	472	5,372 00
Totals.....	127	267,950	2,284 50	132,543 40	474	8,874 72	1,834	12,400 30
Less ceased.....	32	99,700	542 82	65,148 01	222	2,732 52	645	7,107 59
Gross in force at end of 1917.....	95	168,250	1,741 68	67,395 39	252	6,142 20	1,189	5,292 71
Less reinsured.....		65,500	235 68	14,517 18		74 30		375 37
Net in force at end of 1917.....	95	102,750	1,506 00	52,878 21	252	6,067 90	1,189	4,917 34

8 GEORGE V, A. 1918

THE LAW UNION AND ROCK—*Concluded.*

## SCHEDULE A.

Value of Real Estate owned, viz.:—

	Actual Cost.	Book Value.
Lot 1,591 Bl. 1. Victoria, B.C.....	\$ 18,250 00	\$ 12,000 00
Manitoba rural properties.....	8,577 88	8,577 88
Saskatchewan rural properties.....	3,931 14	4,012 64
Totals.....	<u>\$ 30,759 02</u>	<u>\$ 24,590 52</u>

## SCHEDULE B.

Bonds and debentures owned, viz.:—

On deposit with Receiver General:—

	Par value.	Market value.
<i>Governments—</i>		
Canada bonds, 1917/1919, 3½ p.c.....	\$ 48,666 67	\$ 47,693 34
Canada bonds, 1920/1925, 4½ p.c.....	36,500 00	35,405 00
Prov. of Manitoba, 1923, 5 p.c.....	24,333 34	24,090 00
Prov. of Quebec, 1937, 3 p.c.....	87,600 00	63,948 00
British War Loan, 1927/1947, 5 p.c.....	81,281 36	79,805 00
<i>Cities—</i>		
Toronto, 1929, 3½ p.c.....	24,333 33	21,170 00
Victoria, 1936, 5 p.c.....	30,000 00	28,200 00
<i>Railways—</i>		
C.N.R. 1st mtge. deb. stk. (guaranteed by Dom. of Can.), 1958, 3½ p.c.....	38,933 33	28,032 00
C.N. Alberta Ry. Co. 1st mtge. deb. stk. (guaranteed by Dom. of Can.), 1960, 3½ p.c.....	82,733 33	58,740 66
Total on deposit with Receiver General.....	<u>\$ 454,381 36</u>	<u>\$ 387,084 00</u>

## SCHEDULE C.

Held by the Company, viz.:—

Dominion of Canada War Loan, 1925, 5 p.c.....	\$ 100,000 00	\$ 97,500 00
" " " 1931, 5 p.c.....	47,500 00	46,312 50
" " " 1937, 5 p.c.....	45,000 00	43,200 00
" " " 1927, 5½ p.c.....	10,000 00	10,000 00
" " " 1937, 5½ p.c. (10 p.c. of sub- scription).....	25,000 00	25,000 00
Total held by the Company.....	<u>\$ 227,500 00</u>	<u>\$ 222,012 50</u>

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

# THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—J. P. REYNOLDS.

General Manager and Secretary—A. G. DENT.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—J. GARDNER THOMPSON.

Head Office in Canada—Montreal.

(Established May 21, 1836. Commenced business in Canada June 4, 1851.)

## CAPITAL.

Amount of joint stock capital authorized .....	£3,000,000	stg—\$14,600,000	00
Amount subscribed .....	2,655,250	"	12,922,216
Amount paid thereon in cash .....	265,525	"	1,292,221

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A</i> ) .....	\$ 1,239,632	53
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*Other Assets in Canada.*

Value of real estate held by the company, viz.—

The Company's building, 343 Dorchester St., west, Montreal .....	200,000	00
Loans secured by bonds and mortgages on real estate, first liens .....	900,800	00
Market value of bonds and debentures held by the company, ( <i>For details, see Schedule B</i> ) ..	50,920	00
Cash at head office in Canada .....	31,072	51

Cash in banks, viz.:

Bank of Montreal, Montreal, (General) .....	\$ 223,025	41
Bank of Montreal, Montreal, (Manager) .....	538	70
Bank of Montreal, Winnipeg .....	1,939	33
Bank of Montreal, St. John, N.B. ....	5,332	55
Total cash in banks .....	230,835	99
Loans on life policies .....	3,322	95
Due by reinsuring companies .....	202	15
Interest due, \$1,457.50; accrued, \$26,786.75 ..	28,244	25
Agents' balances and premiums uncollected ..	159,539	74
Office furniture, maps, plans, etc., at Montreal office and St. John, N.B., branch offices (estimated) .....	5,000	00

Total assets in Canada ..	\$ 2,849,770	12
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## LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid (\$1,525 accrued prior to 1917.) ..	\$ 151,160	11
Reserve of unearned premiums, \$1,124,911.57; carried out at 80 per cent. ..	899,929	26
Liabilities under the life department .....	72,357	00
Due for reinsurance .....	992	71
Taxes due and accrued (estimated) .....	35,000	00
Total liabilities in Canada ..	\$ 1,159,439	08

8 GEORGE V, A. 1918

THE LIVERPOOL AND LONDON AND GLOBE—*Continued.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 1,780,439 94
Deduct reinsurances, \$78,067.44; return premiums, \$291,284.81.....	369,352 25
Net cash received for premiums.....	\$ 1,411,087 69
Received for interest on investments.....	152,604 65
Received for rents.....	4,284 09
Total income in Canada.....	<u>\$ 1,567,976 43</u>

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 145,068 60
Deduct savings and salvage, \$27.70; reinsurances, \$7,549 33.....	7,577 03
Net amount paid for said claims.....	\$ 137,491 57
Amount paid for claims occurring during the year.....	\$ 577,102 82
Deduct savings and salvage, \$1,768.52; reinsurances, \$46,877.24.....	48,645 76
Net amount paid for said claims.....	\$ 528,457 06
Total net amount paid for claims.....	\$ 665,948 63
Commission or brokerage.....	273,120 17
Salaries of head office officials, \$89,069.81; fees: directors, \$1,516.14; auditors, \$1,235.....	91,820 95
Taxes.....	38,051 16
Miscellaneous expenditure, viz.: Advertising, \$1,524.51; rents and light, \$13,542.24; inspections and surveys, \$8,566.46; printing and stationery, \$7,082.65; postage, telegrams, telephones and express, \$4,495.52; maps and plans, \$2,624.07; underwriters' boards and tariff associations, etc., \$15,101.70; legal expenses, \$397.77; office furniture, \$496.04; general expenses, \$5,584.25; fire department, etc., \$326.98; exchange, \$1,468.66.....	61,210 85
Total expenditure in Canada.....	<u>\$ 1,130,151 76</u>

## RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.		
	Fire.		
	No.	Amount.	Premiums.
		\$	\$ cts.
Gross in force at end of 1916.....	92,209	202,397,288	2,243,313 27
Taken in 1917, new and renewed.....	56,080	161,361 537	1,774,462 45
Totals.....	148,289	363,758,825	4,017,775 72
Less ceased.....	56,725	160,116,244	1,728,345 13
Gross in force at end of 1917.....	91,564	203,642,581	2,289,430 59
Less reinsured.....	.....	8,298,257	78,470 23
Net in force at end of 1917.....	91,564	195,344,324	2,210,960 36



## SESSIONAL PAPER No. 8

THE LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

## SCHEDULE A.

Bonds and deba. owned, viz.:—

On deposit with Receiver General—

## Governments—

	Par value.	Market value.
Dom. of Canada (C.P.R. Land Grant) stock, 1938, 3½ p.c.	\$ 48,666 67	\$ 38,933 60
Dominion of Canada Stock, 1930/1950, 3½ p.c.	570,616 67	439,375 09
Province of Ontario Stock, 1947, 4 p.c.	48,666 67	41,366 67
Province of Quebec, 1934, 4 p.c.	94,900 00	83,512 00

## Cities—

Edmonton, 1923, 5 p.c.	4,866 67	4,672 00
Edmonton, 1933, 5 p.c.	24,333 33	22,386 67
Edmonton, 1933, 5 p.c.	19,466 67	17,130 67
Montreal stock, 1921, 5 p.c.	40,000 00	38,400 00
Montreal, 1925, 4 p.c.	500 00	465 00
Montreal (St. Henri), 1920, 4½ p.c.	50,000 00	49,000 00
Montreal stock, 1927, 4 p.c.	1,500 00	1,380 00
Ottawa, 1927, 4 p.c.	14,600 00	13,432 00
Ottawa, 1937, 4 p.c.	16,546 67	14,561 07
Ottawa, 1938, 4 p.c.	4,866 67	4,282 67
Ottawa, 1940, 4 p.c.	12,653 33	11,068 43
Sherbrooke, 1921, 4 p.c.	30,000 00	28,500 00
Toronto, 1919, 4 p.c.	48,666 67	48,180 00
Toronto, 1944, 4 p.c.	146,000 00	125,560 00
Toronto, 1948, 4 p.c.	48,666 67	41,366 67
Winnipeg, 1931, 4 p.c.	46,500 00	40,920 00

## Railways—

Can. Nor. Ont. Ry. deb. stock (g'teed. by Prov. of Ontario), 1938, 3½ p.c.	146,000 00	112,420 00
C.N.R., 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c.	48,666 67	41,853 33
C.N.R., Ontario division, (g'teed by Prov. of Manitoba) 1930, 4 p.c.	24,333 33	20,926 66

Total on deposit with Receiver General.....	\$1,491,016 69	\$1,239,632 53
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## \* SCHEDULE B.

## Held by the Company—

Montreal Board of Trade, 2nd Mortgage Bond, 1922, 5 p.c.	\$ 1,000 00	\$ 920 00
Huron and Erie Mortgage Corporation, 1920, 5½ p.c.	50,000 00	50,000 00

Total par and market values.....	\$ 51,000 00	\$ 50,920 00
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(For General Business Statement, see Appendix)

## THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.  
 President and Managing Director—J. GARDNER THOMPSON.  
 Vice-President and Secretary—LEWIS LAING.  
 Assistant Secretary—J. D. SIMPSON.  
 Principal Office—Montreal.

(Incorporated March 12, 1912, by an Act of Parliament of Canada, 2 George V, Chapter 114. Dominion license issued August 1, 1912.)

### CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	500,000 00
Amount paid thereon in cash.....	175,000 00

(For List of Shareholders, see Appendix).

### ASSETS.

Book value of bonds and debts. (For details, see Schedule A).....	\$ 809,453 94
Cash at head office.....	3,224 45
Cash in banks, viz.:—	
Bank of Montreal, (General).....	\$ 107,581 34
Bank of Montreal, (Manager).....	1,755 29
Canadian Bank of Commerce, Winnipeg.....	1,190 60
Total cash in banks.....	110,527 23
Total ledger assets.....	\$ 923,205 62
Deduct market value of bonds and debts, under book value.....	64,023 62
	\$ 859,182 00

### OTHER ASSETS.

Interest accrued.....	10,134 13
Agents' balances and premiums uncollected.....	42,448 12
Due for reinsurance losses.....	5 93
Total assets.....	\$ 911,770 18

### LIABILITIES.

Total net amount of claims, unadjusted.....	\$ 17,881 07
Reserve of unearned premiums, \$211,197.30; carried out at 80 per cent.....	168,957 84
Reserve on unlicensed reinsurance, unsecured.....	2,248 93
Due and accrued for taxes (estimated).....	15,000 00
Due reinsurance.....	69,640 17
Total liabilities, except capital stock.....	\$ 273,728 01
Excess of assets over liabilities.....	\$ 638,042 17
Capital stock paid in cash.....	175,000 00
Surplus over liabilities and capital.....	\$ 463,042 17

### INCOME.

Gross cash received for premiums.....	\$ 487,499 69
Deduct reinsurances, \$120,521 43; return premiums, \$95,092.70.....	215,614 13
Total net cash received for premiums.....	\$ 271,885 56
Received for interest on investments.....	30,600 89
Total income.....	\$ 302,576 45

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## THE LIVERPOOL-MANITOBA—Continued.

## EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$ 41,096 53	
Deduct reinsurances.....	22,928 50	
Net amount paid for said claims.....	\$ 18,768 03	
Amount paid for claims occurring during the year.....	\$ 134,537 20	
Deduct savings and salvage, \$679.16; reinsurances, \$49,210.11.....	49,889 27	
Net amount paid for said claims.....	\$ 84,647 93	
Total net amount paid for claims.....		\$ 163,415 96
Dividends.....		34,500 00
Paid or allowed for commission or brokerage.....		33,421 71
Paid for salaries, head office officials, \$25,417.61; fees: directors, \$441.01; auditors, \$490...		26,348 62
Paid for taxes.....		10,048 54
Miscellaneous expenditure, viz.: Advertising, \$369.45; printing and stationery, \$2,138 23; inspections and surveys, \$2,596 99; rents, \$3,761 94; postage, telegrams, telephones and express, \$1,672.92; underwriters' board fees, \$3,893 59; maps and plans, \$1,292.39; law charges, \$29; general expenses, \$1,418 32; furniture and fixtures, \$372 50; fire departments, patrol and salvage corps assessments, \$74.81; exchange, \$477.91; Patriotic Fund, \$148 26.....		18,246 31
Total expenditure.....	\$ 225,981 14	

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916.....	\$ 846,610 31
Amount of cash income as above.....	302,576 45
Total.....	\$ 1,149,186 76
Amount of expenditure as above.....	225,981 14
Balance net ledger assets, December 31, 1917.....	\$ 923,205 62

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 148,921 10
Amount of commission thereon.....	42,810 63
Amount of losses recovered from said companies.....	67,782 29
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$80,420.01; carried out at 80 per cent.....	64,336 01
Amount of losses due and recoverable from such companies.....	7,251 99
Amount of reinsurance premiums payable to such companies.....	69,339 07

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1916.....	24,845	\$ 46,780,552	\$ 573,452 38
Taken during the year, new and renewed.....	16,206	42,021,495	484,481 54
Total.....	41,051	\$ 88,802,047	\$1,057,933 92
Deduct terminated.....	16,598	41,478,001	475,968 89
Gross in force at end of year.....	24,453	\$ 47,324,046	\$ 581,965 03
Deduct reinsured.....		14,710,540	162,527 92
Net in force at December 31, 1917.....	24,453	\$ 32,613,506	\$ 419,437 11

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THE LIVERPOOL-MANITOBA—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
<i>On deposit with Receiver General—</i>			
Province of Manitoba, 1937, 4 p.c.....	\$ 21,000 00	\$ 21,148 83	\$ 17,850 00
Montreal Commercial High School (g'teed. by Prov. of Quebec) 1949, 4 p.c.....	35,000 00	34,913 15	28,700 00
Total on deposit with Receiver General.....	\$ 56,000 00	\$ 56,062 03	\$ 46,550 00
<i>Held by the Company.</i>			
<i>Governments—</i>			
Dominion of Canada Stock, 1930/1950, 3½ p.c.	4,866 66	4,741 50	3,747 33
Dominion of Canada Victory Loan, 1937, 5½ p.c	63,500 00	63,178 32	63,178 32
Province of Alberta, 1923, 4½ p.c.....	25,000 00	24,157 89	24,000 00
“ Nova Scotia, 1922, 3 p.c.....	15,000 00	14,151 07	13,500 00
“ Quebec, 1937, 3 p.c.....	10,000 00	7,672 39	7,300 00
<i>Cities—</i>			
Toronto, 1955, 4½ p.c.....	90,000 00	82,800 00	82,800 00
Victoria, 1921, 4 p.c.....	29,200 00	27,702 46	27,448 00
<i>Town—</i>			
Outremont, 1938, 4 p.c.....	50,000 00	50,639 54	42,500 00
<i>Schools—</i>			
Maisonneuve, R.C., 1953, 5½ p.c.....	25,000 00	25,000 00	23,750 00
Montreal P., 1935, 4 p.c.....	32,000 00	32,000 00	27,840 00
Notre Dame de Grace Diss., 1951, 5 p.c. . . .	15,000 00	15,567 36	13,500 00
Cote La Visitation, Que., R.C., 1951, 5½ p.c....	13,000 00	14,185 70	12,610 00
Westmount (St. Leo) R.C., 1950, 5 p.c.....	15,000 00	15,663 39	13,200 00
<i>Railways—</i>			
Grand Trunk perp. cons. deb. stock, 4 p.c.....	111,933 33	100,487 83	80,592 00
Quebec, Montmorency and Charlevoix Ry., . .			
1st mtge. 1923, 5 p.c.....	25,000 00	25,054 10	22,000 00
Winnipeg Electric, 1st ref. mtge. S.F., 1935, 5 p.c.....	10,000 00	10,476 00	9,500 00
<i>Miscellaneous—</i>			
Can. Perm. Mtge. Corp., 1918, 4½ p.c.....	25,000 00	25,000 00	25,000 00
Can. Perm. Mtge. Corp., 1922, 5 p.c.....	10,000 00	10,000 00	10,000 00
Fidelity Trusts Co. of Ont., 1919, 4½ p.c. . . .	10,000 00	10,000 00	10,000 00
Fidelity Trusts Co. of Ont., 1920, 4½ p.c.....	5,000 00	5,000 00	5,000 00
London and Western Trust Co., Ltd., 1921, 5 p.c.....	25,000 00	25,000 00	25,000 00
Montreal Light, Heat and Power, Lachine S.F., 1933, 5 p.c.....	79,000 00	79,770 50	77,420 00
Montreal Water and Power Co., Lachine S.F., prior lien, 1932, 4½ p.c. . . . .	31,633 33	30,699 07	27,204 67
New Brunswick Cold Storage Co. (g'teed. by Prov. of New Brunswick), 1947, 4 p.c. . . .	9,000 00	8,886 30	7,290 00
Ontario Loan and Debenture Co., 1922, 5 p.c.	20,000 00	20,000 00	20,000 00
Shawinigan Water and Power Co., cons. 1st mtge., 1934, 5 p.c.....	25,000 00	25,558 44	24,500 00
Total par, book and market values..	\$ 830,133 32	\$ 809,453 94	\$ 745,430 32

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## THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Governor—COLIN F. CAMPBELL.

Manager—JAMES CLUNES.

Principal Office—No. 7, Royal Exchange, London, E.C., England.

Joint Managers in Canada—W. KENNEDY and W. B. COLLEY.

Head Office in Canada—Montreal.

(Incorporated June 22, 1720. Commenced business in Canada, March 1, 1862.)

## CAPITAL.

Amount of capital authorized.....	\$ 9,733,333 33
Amount subscribed.....	4,363,210 00
Amount paid thereon in cash.....	<u>2,181,605 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts on deposit with Receiver General, viz.:—

<i>Governments—</i>	Par value.	Market value.
Dom. of Canada Stock, 1940/60, 4 p.c.....	\$ 48,666 67	\$ 40,880 00
Prov. of Manitoba, 1950, 4 p.c.....	42,583 33	34,492 50
<i>City—</i>		
Montreal Stock, 1921, 4 p.c.....	167,000 00	160,320 00
<i>Railway—</i>		
Can. Nor. Ont. Ry., 1st mtge. deb. stk. (g'teed. by Dom. of Can.), 1961, 3½ p.c.....	48,666 67	35,040 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1920, 4½ p.c.....	24,333 33	24,333 33
Total on deposit with Receiver General.....	<u>\$ 331,250 00</u>	<u>\$ 295,065 83</u>

Carried out at market value.....\$ 295,065 83

*Other Assets in Canada.*

Cash at head office in Canada.....	3,817 85
Cash in banks, viz.:—	
Union Bank of Canada, Montreal.....	\$ 17,545 44
Canadian Bank of Commerce, Victoria.....	10,630 17
Net cash in banks.....	28,175 61
Agents' balances and premiums uncollected (\$5,669.68 was on business prior to October 1, 1917).....	54,903 31
Office furniture and plans.....	5,000 00
Total assets in Canada.....	<u>\$ 386,962 63</u>

## LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid.....	\$ 34,468 00
Reserve of unearned premiums, \$271,536.80; carried out at 80 per cent.....	217,229 44
Taxes due and accrued.....	12,523 92
Total liabilities in Canada.....	<u>\$ 264,221 36</u>

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## THE LONDON ASSURANCE—Continued.

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 394,710 21	
Deduct reinsurances, \$16,180.56; return premiums, \$46,547.44.....	62,728 00	
Net cash received for premiums.....	\$	331,982 21
Interest on deposit with Receiver General paid direct to head office, England.....		13,128 33
Total income in Canada.....	\$	345,110 54

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 21,429 89	
Amount paid for claims occurring during the year.....	\$ 137,886 19	
Deduct reinsurance.....	3,066 19	
Net amount paid for said claims.....	\$ 134,820 00	
Total net amount paid for claims.....	\$	156,249 89
Paid for commission or brokerage.....		60,447 70
Salaries of head office officials.....		24,794 51
Paid for taxes.....		10,365 06
Miscellaneous expenditure, viz:—Advertising, \$403.29; office expenses, \$1,175.14; travelling, \$4,720.70; maps and plans, \$517.12; postage, telegrams, telephones and express, \$2,518.89; printing and stationery, \$3,070.79; rents, \$3,652.44; underwriters' boards, tariff associations, etc., \$4,082 29.....		20,140 66
Total expenditure in Canada.....	\$	271,997 82

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 46,712,061	\$ 514,153 45.
Taken during the year, new and renewed.....	39,189,266	403,162 20
Total.....	\$ 85,901,327	\$ 917,315 65
Deduct terminated.....	34,336,796	365,315 24
Gross in force at end of year.....	\$ 51,564,531	\$ 552,000 41
Deduct reinsured.....	1,766,454	19,759 93
Net in force at December 31, 1917.....	\$ 49,798,077	\$ 532,240 48

## SESSIONAL PAPER No. 8

## THE LONDON ASSURANCE—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## FIRE DEPARTMENT.

The premium income of the year, after deduction of reinsurance and returns amounted to £872,725 3s. 0d., and the losses inclusive of all claims to the 31st December, 1917 to £415,289 5s. 7d.

The balance at the credit of the fund, after transferring £84,993 13s. 1d. to Profit and Loss amounted on the 31st December, 1917, to £900,000.

## PROFIT AND LOSS.

The amount standing to the credit of this account on the 31st December, 1917, after transferring £190,000 to General Reserve, £75,000 to Investments Depreciation and Contingencies Account, writing £20,000 off Premises Account and setting aside £100,000 for Income Tax and Excess Profits Tax payable in 1918, was £188,780 7s. 6d., out of which the directors now recommend a dividend of 22 per cent, being £2 18s. 6d. per share, payable as follows: £1 7s. 6d. on the 1st April, and £1 7s. 6d. on the 1st October, free of Income tax.

## FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of Fire Insurance Fund at Dec. 31, 1916—				Losses after deduction of reinsurance and			
Reserve for unexpired risks.....	401,918	13	8	salvages.....	415,289	5	7
Additional reserve.....	418,081	0	4	Contributions to Fire Brigades.....	2,507	14	3
				Colonial and foreign taxes.....	18,832	12	1
				Expenses.....	150,551	3	10
Premiums after deduction of reinsurance, and				Commission.....	177,791	10	2
returns.....				Bad debts.....	143,748	19	4
Interest and dividends.....	34,092	13	6	Carried to Profit and Loss Account.....	84,993	13	1
Less income tax.....	4,993	16	5	Amount of the fund at this date, as per Balance Sheet—			
				Reserve for unexpired risks, being 50 per cent			
				of premium income for the year.....	436,302	11	6
				Additional reserve.....	463,637	8	6
					900,000	0	0
					£ 1,721,834	0	1

## THE LONDON ASSURANCE—Concluded.

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.
Balance of account at Dec. 31, 1916.....	184,875	6	4
Interest and dividends not carried to other Accounts.....	57,405	5	1
Less Income tax.....	8,322	4	3
<b>Transferred from Life Account.....</b>	<b>49,083</b>	<b>0</b>	<b>10</b>
Fire Account.....	15,000	0	0
" Marine Account.....	81,993	13	1
Transfer fees.....	234,461	4	8
	28	2	6
<b>£ 573,441</b>	<b>7</b>	<b>5</b>	

## BALANCE SHEET.

## LIABILITIES.

	£	s.	d.
Shareholders' capital, £806,550 of which is paid up.....	448,275	0	0
General Reserve Fund.....	650,000	0	0
Life Assurance Fund.....	2,754,268	18	7
Capital and Leasehold Redemption Fund.....	13,200	15	0
Accident Fund.....	371,897	3	1
Fire Fund.....	900,000	0	0
Marine Fund.....	1,350,000	0	0
Investments Depreciation and Contingencies Account.....	300,000	0	0
Profit and Loss.....	188,786	7	5
<b>£ 6,647,586</b>	<b>4</b>	<b>1</b>	
<b>Outstanding life claims.....</b>	<b>£ 47,826</b>	<b>2</b>	<b>2</b>
" fire losses.....	89,309	0	0
" accident losses.....	2,837	0	0
" marine losses.....	26,034	5	7
" dividends to shareholders.....	5,377	10	0
<b>Outstanding Income Tax and Excess Profits Tax.....</b>	<b>100,000</b>	<b>0</b>	<b>0</b>
Fire premiums due to other companies.....	83,622	15	1
Fire premiums in advance.....	169	19	6
Accident premiums due to other companies.....	1,577	16	4
Life premiums paid in advance.....	31	2	0
Marine premiums due to other companies.....	380,514	9	1
Clerks' Savings Fund.....	5,033	7	7
Interest paid in advance.....	775	1	10
Aircraft premiums due to Government.....	2,136	5	10
Aircraft commission due to agents.....	836	16	2

## ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom.....	£ 606,201	9	10
Loans on parochial and other public rates.....	31,475	9	4
Loans on life interests.....	155,870	11	5
Loans on reversions.....	71,214	15	4
Loans on stocks and shares.....	864,762	5	11
Loans on life policies of the corporation within their surrender values.....	39,179	16	0
Loans on personal security.....	105,200	16	1
Investments, viz.—	4,000	0	0
Deposit with the High Court.....	18,024	0	0
British Government securities.....	1,716,770	8	5
Municipal and County securities, United Kingdom.....	11,507	10	0
Indian and Colonial Government securities.....	234,168	6	8
" Provincial.....	44,541	9	0
" Municipal.....	180,832	6	0
Foreign Government securities.....	326,979	10	9
" Provincial.....	48,500	0	0
" Municipal.....	270,665	0	3
Railway and other debentures and debenture stocks, Home and Foreign.....	1,164,306	14	11
Railway and other preference and guaranteed stocks, Home and Foreign.....	100,959	19	2
Railway and other ordinary stocks.....	206,530	0	0
Freehold ground rents.....	180,375	5	6



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Leasehold ground rents.....	114,089	5	7
Freehold premises.....	45,679	0	0
Leasehold premises.....	11,090	0	0
Life interests.....	1,637	17	3
Reversions.....	12,240	4	1
Agents' Balances, viz.:-			
Life.....	£ 20,061	15	1
Fire.....	207,584	10	8
Marine.....	359,709	6	3
Accident.....	3,999	13	5
Marine reinsurance recoverable.....			
Fire reinsurance recoverable.....	591,355	5	5
Outstanding premiums—	237,024	3	6
Life.....	7,650	0	0
Fire.....			
Marine.....	£ 11,799	18	6
Capital redemption.....	4,493	17	11
Outstanding interest.....	259,867	1	1
Fire premiums due by other companies.....	214	10	2
Accident premiums due by other companies.....			
Cash—			
On deposit.....	£ 182,040	0	0
On hand and on current accounts.....	322,297	3	7
Bills receivable.....			
Policy stamps.....	504,337	3	7
	9,287	12	1
	457	1	10
	£ 7,393,667	14	6

£ 7,393,667 14 6

8 GEORGE V, A. 1918

## THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

General Manager—HERBERT C. THISELTON.

Secretary—DAVID HERON, M.A., D.Sc.

Principal Office—London, Eng.

Chief Agent for Canada—GEORGE WEIR.

Head Office in Canada—Toronto.

(Established A.D. 1867. Commenced business in Canada July, 1880.)

## CAPITAL.

Amount of joint stock authorized.....	£	250,000	\$ 1,216,666 67
Amount subscribed.....		194,763	947,846 60
Amount paid in cash.....		119,763	582,816 60

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General (For details, see Schedule A.).....	\$	563,866 59
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*Other Assets in Canada.*

Mortgage loans on real estate, first liens.....		4,000 00
Market value of bonds on deposit with New Brunswick Government. (For details, see Schedule B.).....		7,200 00
Market value of bonds held by the Company. (For details, see Schedule C.).....		61,572 19
Cash at head office in Canada.....		18,707 43
Cash in banks, viz:—		
Bank of Nova Scotia, Toronto.....	\$	126,013 21
Canadian Bank of Commerce, Toronto.....		65,453 31
Total cash in banks.....		191,466 52
Cash on deposit with Province of Manitoba (Workmen's Compensation).....		5,000 00
Associated Companies, Manitoba.....		12,289 47
Office furniture, \$4,000; plans, \$5,000.....		9,000 00
Agents' balances and premiums uncollected, viz:—		
Fire (\$15,146.22 on business prior to Oct. 1, 1917).....	\$	86,170 94
Accident (\$4,285.29 on business prior to Oct. 1, 1917).....		11,072 15
Automobile, including Fire Risk, (\$1,336.88 on business prior to Oct. 1, 1917).....		4,233 40
Automobile, excluding Fire Risk (\$891.57 on business prior to Oct. 1, 1917).....		7,335 40
Employers' Liability (\$5,078.13 on business prior to Oct. 1, 1917).....		39,022 42
Guarantee (\$3,929.03 on business prior to Oct. 1, 1917).....		11,871 97
Sickness (\$1,247.69 on business prior to Oct. 1, 1917).....		7,179 33
Total.....		166,885 61
Agency adjustments.....		375 70
Total assets in Canada.....	\$	1,040,363 51

## LIABILITIES IN CANADA.

Unsettled claims, viz:—		
Fire, unadjusted.....	\$	84,671 35
Accident, unadjusted.....		25,830 50
Automobile (including Fire Risk), unadjusted.....		645 94
Automobile (excluding Fire Risk), unadjusted.....		3,573 00
Employers' Liability, unadjusted.....		159,013 86
Guarantee, unadjusted.....		19,875 00
Guarantee, resisted, in suit.....		25,000 00
Sickness, unadjusted.....		3,945 00
Total net amount of unsettled claims.....	\$	322,554 65

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## THE LONDON GUARANTEE AND ACCIDENT—Continued.

## LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums—	
Fire .. .. .	\$ 192,878 48
Accident.. .. .	51,900 92
Automobile (including Fire Risk).....	5,926 83
Automobile (excluding Fire Risk).....	21,634 22
Employers' Liability .. .. .	43,667 29
Guarantee.....	34,414 41
Sickness.....	13,592 15
Total, \$364,074.30; carried out at 80 per cent.....	\$ 291,259 44
Salaries, rent, etc., due and accrued.....	4,000 61
Taxes due and accrued.....	10,366 90
Reinsurance premiums due.....	1,932 25
Total liabilities in Canada.....	\$ 630,113 85

## INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Accident.	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Em- ployers' Liability.	Guaran- tee.	Sick- ness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received	286,491 01	134,228 45	22,091 24	51,121 88	375,825 73	107,881 15	27,392 39
Less reinsurance.....	3,616 60	3,084 56	9,493 77		1,056 80	6,369 31	
Less return premiums	31,271 92	1,244 10	1,977 89	4,833 00	5,629 68	12,585 45	234 47
Total deduction.....	34,888 52	4,328 66	11,471 66		6,686 48	18,954 76	
Net cash received...	251,602 49	129,899 79	10,619 58	46,288 88	369,139 25	88,926 39	27,157 92
Net cash received for premiums for all classes of business.....							\$ 923,634 30
Cash received for interest on investments.....							2,677 99
Total income in Canada .....							\$ 926,312 29

## EXPENDITURE IN CANADA.

Claims.	Class of Business.						
	Fire.	Accident.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Employers' Liability.	Guarantee	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years. .	10,866 55	13,237 28	125 00	643 57	72,038 58	8,550 27	3,495 00
Paid for claims occurring during the year..	75,085 24	51,511 63	5,994 65	7,858 72	116,252 93	14,069 24	8,533 23
Less reinsurances...	971 30	1,584 07	1,844 37			5,796 54	158 69
Net payment for said claims.....	74,113 94	49,977 56	4,150 28			8,272 70	8,374 54
Total net payment for claims.....	84,980 49	63,214 84	4,275 28	8,502 29	188,291 51	16,822 97	11,869 54

Total net payments for claims for all classes of business..... \$ 377,956 92

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THE LONDON GUARANTEE AND ACCIDENT—*Continued.*EXPENDITURE IN CANADA—*Concluded.*

Commission and brokerage: Fire, \$44,330.50; Other, \$145,891.04.....	\$ 190,221 54
Taxes: Fire, \$5,334.44; Other, \$16,195.62.....	21,530 06
Salaries, fees and travelling expenses, Fire: Salaries, head office, \$13,779.25; travelling expenses, officials, \$2,420.12.....	16,199 37
Salaries, fees and travelling expenses; Other: Salaries, head office \$58,392.06, auditors' fees, \$600; travelling expenses, officials, \$7,477.48.....	66,469 54
Miscellaneous expenditure: Fire, viz.: Advertising, \$1,013.85; maps and plans \$2,344.44; postage, telegrams, telephones and express, \$494.09; printing and stationery, \$1,814.04; rents, \$1,494.09; sundries, \$2,871.47.....	10,031 98
Miscellaneous expenditure: Other, viz.: Advertising, \$1,788.91; legal expenses, \$678.56; postage, telegrams, telephones and express, \$3,800.01; printing and stationery, \$7,780.79; rents, \$5,992.43; sundries, \$7,800.69; agency charges, \$65.61; Workmen's Compensation Board, Manitoba, \$1,677.71.....	29,584 71
Total expenditure in Canada.....	<u>\$ 711,994 12</u>



8 GEORGE V, A. 1918

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.			
	Guarantee.			Sickness.
	No.	Amount.	Premiums.	Premiums.
		\$	\$ cts.	\$ cts.
Gross in force at end of 1916.....	3,894	37,655,997	174,129 66	24,092 46
Taken in 1917—				
New.....	2,541	18,531,428	59,913 17	7,566 33
Renewed.....	3,413	21,247,913	79,637 24	25,674 80
Totals.....	9,848	77,435,338	313,680 07	57,333 59
Less ceased.....	4,912	43,738,390	237,765 82	30,149 29
Gross in force at end of 1917.....	4,936	33,696,948	75,914 25	27,184 30
Less reinsured.....		2,146,650	9,195 23	
Net in force at end of 1917....	4,936	31,550,298	66,719 02	27,184 30

## SCHEDULE A.

Bonds and debts. on deposit with Receiver General, viz.:—

Par value. Market value.

## Cities—

Fort William, 1935, 4½ p.c.....	\$ 7,300 00	\$ 6,424 00
Fort William, 1940, 4½ p.c.....	12,166 66	10,463 33
Medicine Hat, 1934, 5 p.c.....	8,273 33	7,446 00
Medicine Hat, 1944, 5 p.c.....	46,720 00	40,616 40
Medicine Hat, 1954, 5 p.c.....	37,473 33	32,227 06
Moosejaw, 1952, 4½ p.c.....	1,460 00	1,299 40
Moosejaw, 1953, 5 p.c.....	59,373 33	52,842 25
New Westminster, 1932, 4½ p.c.....	486 67	413 67
New Westminster, 1941, 4½ p.c.....	1,460 00	1,182 60
New Westminster, 1961, 4½ p.c.....	1,946 67	1,498 94
New Westminster, 1962, 4½ p.c.....	25,306 66	19,486 13
New Westminster, 1943, 5 p.c.....	5,840 00	5,080 80
New Westminster, 1962, 5 p.c.....	5,840 00	4,905 60
New Westminster, 1963, 5 p.c.....	12,653 33	10,628 80
Regina, 1943/1963, 5 p.c.....	48,666 67	43,800 00
Saskatoon, 1941/1961, 5 p.c.....	48,666 67	42,340 00

## Municipalities or Districts—

Greater Winnipeg, W. Dist., 1954, 4½ p.c.....	47,206 67	40,597 74
Point Grey, 1960, 4½ p.c.....	12,166 67	9,368 34
Point Grey, 1961, 4½ p.c.....	12,166 67	9,368 34
Point Grey, 1953, 5 p.c.....	9,246 67	7,859 67
Point Grey, 1961, 5 p.c.....	37,473 33	31,852 33
Point Grey, 1962, 5 p.c.....	50,613 33	42,515 20
South Vancouver, 1961, 4 p.c.....	24,333 33	17,033 33
South Vancouver, 1962, 5 p.c.....	97,333 33	82,733 33
Vancouver and Districts Joint Sewage and Drainage (g't'd. by Prov. of British Columbia), 1954, 4½ p.c.....	48,666 67	41,853 33

Total on deposit with Receiver General...	\$ 662,839 99	\$ 563,866 59
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SESSIONAL PAPER No. 8

THE LONDON GUARANTEE AND ACCIDENT—*Concluded.*

## SCHEDULE B.

Bonds on deposit with New Brunswick Government, viz.:—

	Par value.	Market value.
Prov. of New Brunswick, 1941, 3 p.c.....	\$ 9,500 00	\$ 6,840 00
Prov. of New Brunswick, 1942, 3 p.c.....	500 00	360 00
Total on deposit with New Brunswick Government....	<u>\$ 10,000 00</u>	<u>\$ 7,200 00</u>

## SCHEDULE C.

Bonds held by the company, viz.:—

*Governments—*

Dom. of Canada War Loan, 1937, 5 p.c.....	\$ 27,000 00	\$ 25,876 21
Dom. of Canada Victory Loan, (10 p.c. of subscription) ,1937, 5½ p.c.	10,000 00	10,000 00

*Cities—*

Calgary, 1933, 5 p.c.....	9,733 33	9,051 99
Edmonton, 1930, 4½ p.c.....	9,733 33	8,565 33
Regina, 1930, 4½ p.c.....	9,733 33	8,078 66

Total held by the company.....	<u>\$ 65,199 99</u>	<u>\$ 61,572 19</u>
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(For General Business Statement, see Appendix.)

# LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—JOHN H. CLAYTON.

General Manager and Secretary—F. W. P. RUTTER.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—ALFRED WRIGHT.

Head Office in Canada—Toronto.

(Established December 10, 1861. Commenced business in Canada, April, 1880.)

## CAPITAL.

Amount of joint stock capital authorized.....	£ 3,000,000 0	\$14,600,000 00
Amount subscribed.....	2,641,250 0	12,854,083 33
Amount paid thereon in cash.....	313,282 10	1,524,042 50

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General. ( <i>For details, see Schedule A</i> ).....	\$ 704,926 29
--	---------------

### *Other Assets in Canada.*

Market value of bonds and debentures held by the company, ( <i>For details, see Schedule B</i> )...	49,100 00
Cash at head office and branches in Canada.....	7,633 86
Cash in banks, viz.:—	
Dominion Bank, Toronto .....	\$ 69,974 64
Dominion Bank, Winnipeg.....	15,301 16
Bank of British North America, Montreal.....	53,328 03
Merchants Bank of Canada, Vancouver.....	26,467 16
Total cash in banks.....	165,070 99
Interest accrued.....	5,744 25
Agents' balances and premiums uncollected (\$20,491.81 on business issued prior to October 1, 1917).....	125,109 19
Total assets in Canada.....	\$ 1,057,584 58

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 62,678 00
Net amount of claims, resisted, in suit.....	2,100 00
Total net amount of unsettled claims.....	\$ 64,778 00
Reserve of unearned premiums, \$603,643.67; carried out at 80 per cent.....	482,914 94
Taxes due and accrued.....	13,850 00
Total liabilities in Canada.....	\$ 561,542 94

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 974,791 17
Deduct reinsurance, \$53,907.28; return premiums, \$128,841.45 .....	182,748 73
Net cash received for premiums.....	\$ 792,042 44
Cash received for interest on investments.....	35,158 43
Excise and fees.....	59 43
Total income in Canada.....	\$ 827,260 30



## SESSIONAL PAPER No. 8

## LONDON AND LANCASHIRE—Continued.

## EXPENDITURE IN CANADA

Amount paid for claims occurring in previous years.....	\$ 136,976 57	
Deduct reinsurances.....	16,334 61	
Net amount paid for said claims.....	\$ 120,641 96	
Amount paid for claims occurring during the year.....	\$ 311,451 86	
Deduct reinsurances.....	23,374 91	
Net amount paid for said claims.....	\$ 288,076 95	
Total net amount paid for claims.....	\$	408,718 91
Commission or brokerage.....		152,700 37
Paid for salaries: head office officials, \$29,509.64; agents (branches), \$20,739.33.....		50,248 97
Taxes.....		20,972 93
Miscellaneous expenditure, viz.:—Advertising, \$2,600.89; rent, \$5,798.10; maps and plans, \$803.59; inspections and surveys, \$2,439.97; postage, telegrams, telephones and express, \$3,029.66; underwriters' associations, \$10,628.05; office expenses, \$6,412.75; sundries, \$417.29; legal expenses, \$44.37; office furniture and fixtures, \$373.16; stationery and printing, \$4,657.87 ..		37,205 70
Total expenditure in Canada .....	\$	669,846 88

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force at end of 1916.....	\$106,459,308	\$1,153,323 62
Taken during 1917, new and renewed.....	101,297,986	986,702 67
Total.....	\$207,757,294	\$2,140,026 29
Deduct terminated .....	86,985,806	886,695 12
Gross in force at December 31, 1917.....	\$120,771,488	\$1,253,331 17
Deduct reinsured.....	7,482,105	52,880 52
Net in force at December 31, 1917.....	\$113,289,383	\$1,200,450 65

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

Governments—	Par value.	Market value.
Dominion of Canada stock, 1938, 3 p.c.....	\$ 29,200 00	\$ 21,608 00
Dominion of Canada War Loan, 1925, 5 p.c.....	50,000 00	49,500 00
Dominion of Canada War Loan, 1931, 5 p.c.....	10,000 00	9,550 00
Dominion of Canada War Loan, 1937, 5 p.c.....	15,000 00	14,268 75
Province of Alberta, 1923, 4½ p.c.....	25,000 00	24,000 00
Province of Manitoba, 1947, 4 p.c.....	26,280 00	21,549 60
Niagara Falls Park (guaranteed by the Prov. of Ontario), 1927, 4 p.c.....	49,333 33	45,386 66
Province of Ontario stock, 1947, 4 p.c.....	29,200 00	24,820 00
Province of Saskatchewan, 1919, 4½ p.c.....	24,333 33	23,846 66
British Government local loans, 1912, or later, 3 p.c.....	26,766 67	16,060 00
Guaranteed Stock (Irish Land Act), 1939, or later, 3 p.c.....	34,066 67	19,758 65
British Govt. War Loan, 1929/1947, 5 p.c.....	24,333 33	23,116 67
Cities—		
Calgary, 1932, 4½ p.c.....	4,866 67	4,282 67
Calgary, 1942, 4½ p.c.....	19,466 67	16,352 00
Columbia (now Grand Forks, B.C.) 1920, 6 p.c.....	3,000 00	2,940 00
Edmonton, 1919, 4½ p.c.....	742 96	720 67
Edmonton, 1920, 4½ p.c.....	1,727 08	1,658 00
Grand Forks, B.C., 1918, 6 p.c.....	11,000 00	10,890 00
Guelph, 1935, 4½ p.c.....	10,000 00	9,200 00
St. Catharines, 1941, 5½ p.c.....	324 38	10,840 60
St. Catharines, 1941-1945, 5½ p.c.....	10,000 00	
Toronto, 1929, 3½ p.c.....	24,333 33	21,170 00
Toronto, 1944, 3½ p.c.....	24,333 33	18,980 00
Toronto, 1921, 4 p.c.....	4,866 67	4,720 67
Toronto, 1948, 4½ p.c.....	24,333 33	22,630 00
Toronto (North Toronto), 1935 to 1942, 4½ p.c.....	20,246 58	18,829 32
Vancouver, 1943, 4 p.c.....	4,866 67	3,698 67
Winnipeg, 1940, 4 p.c.....	14,600 00	12,264 00

LONDON AND LANCASHIRE—*Concluded.*Bonds and debentures on deposit with Receiver General—*Concluded.*—

	Par value.	Market value.
<i>Towns—</i>		
Estevan, 1924, 5 p.c.....	\$ 1,225 86	\$ 1,127 79
Estevan, 1926, 5 p.c.....	1,621 82	1,492 07
Estevan, 1929 to 1934, 5 p.c.....	8,588 07	7,471 62
Gleichen, Alta, 1918 to 1931, 6 p.c.....	14,587 55	14,004 05
Kerrobert, Sask., 1930, 6½ p.c.....	559 16	553 57
Kerrobert, Sask., 1936, 6½ p.c.....	815 90	807 74
Kerrobert, Sask., 1937, 6½ p.c.....	863 94	860 25
Melfort, Sask., 1918 to 1930, 5 p.c.....	3,166 10	3,007 80
Morse, Sask., 1918 to 1921, 7 p.c.....	623 53	628 53
Morse, Sask., 1918 to 1922, 7 p.c.....	1,900 00	1,900 00
Morse, Sask., 1918 to 1927, 7 p.c.....	900 00	900 00
Ogema, Sask., 1928 to 1931, 7 p.c.....	1,481 75	1,481 75
Ogema, Sask., 1933, 7 p.c.....	468 07	468 07
Ogema, Sask., 1935, 7 p.c.....	535 90	535 90
Radville, Sask., 1918 to 1926, 7 p.c.....	6,029 55	6,029 55
Radville, Sask., 1918-1926, 7 p.c.....	1,500 00	1,500 00
<i>District—</i>		
Greater Winnipeg Water, 1922, 5 p.c.....	10,000 00	9,900 00
<i>School—</i>		
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c.,	68,133 34	55,869 34
<i>Railways—</i>		
C.N.R. 1st mortgage deb. stock (g'teed by Dominion of Canada), 1958, 3½ p.c.....	38,933 33	28,032 00
Can. Nor. Alberta Ry. 1st mortgage deb. stock (g'teed by the Dominion of Canada), 1960, 3½ p.c.....	58,400 00	41,464 00
Can. Nor. Pacific Ry. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1950, 4 p.c.....	38,933 34	28,810 67
Pacific and Great Eastern Ry. Co. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1942, 4½ p.c.,	24,333 33	20,440 00
<i>Miscellaneous—</i>		
Canada Permanent Mortgage Corp., 1919, 4½ p.c.....	25,000 00	25,000 00
Total on deposit with Receiver General.....	<u>\$ 830,831 54</u>	<u>\$ 704,926 29</u>

## SCHEDULE B.

Bonds and debentures held by the Company:—

Dominion of Can. Victory Loan, 1937, 5½ p.c. (10 p.c. of subscription)	\$ 5,000 00	\$ 5,000 00
Anglo-French External Loan, 1920, 5 p.c.....	15,000 00	14,100 00
Dominion Permanent Loan Co., 1919, 4 p.c.....	10,000 00	10,000 00
Standard Reliance Mortgage Corp., 1918, 5 p.c.....	20,000 00	20,000 00
Total par and market values.....	<u>\$ 50,000 00</u>	<u>\$ 49,100 00</u>

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—A. H. C. CARSON.

Vice-President—R. HOME SMITH.

Managing Director—F. D. WILLIAMS.

Secretary—A. V. STAMPER.

Principal Office—Toronto, Ont.

Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being cap. 52 of the consolidated statutes of Upper Canada; amended in 1863 by 27 Vic., cap. 52. Incorporated in 1878 by Act of the Dominion of Canada, 41 Vic., cap. 40; amended in 1899 by 62-63 Vic., cap. 118; amended in 1901 by 1 Edward VII, cap. 103. Organized and commenced business in Canada, 1859.)

## CAPITAL.

Amount of capital authorized.....	\$ 500,000 00
Amount subscribed.....	100,000 00
Amount paid thereon in cash.....	19,250 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate (less encumbrances) held by company (Head Office Building).....	\$ 124,227 08
Loans secured by way of mortgages on real estate, first liens.....	14,637 50
Loan secured by stock (For details, see Schedule A.).....	700 00
Book value of bonds and debts. (For details, see Schedule B.).....	173,524 00
Book value of stocks (For details, see Schedule C.).....	63,600 00
Cash at head office and Montreal branch.....	5,514 98
Cash in banks:—	
Union Bank of Canada, Toronto.....	\$ 6,694 33
Merchants Bank of Canada, Toronto, savings account.....	6,634 48
Merchants Bank of Canada, Toronto, current account.....	34,141 14
Royal Bank of Canada, Toronto.....	5,170 40
Total cash in banks.....	52,640 35
Total ledger assets.....	\$ 434,843 91
Deduct market value of stocks under book value.....	3,750 00
	\$ 431,093 91

## OTHER ASSETS.

Interest accrued.....	2,351 40
Rents due.....	420 00
Agents' balances and premiums uncollected (\$320.83 on business prior to Oct. 1, 1917).....	54,828 52
Office furniture and plans.....	10,000 00
Reinsurance losses due.....	685 08
Unassessed premium notes on hand on which policies are issued.....	152,836 02
Total assets.....	\$ 652,214 93
Deduct unassessed premium notes which are admitted as contingent assets available if required for payment of claims.....	152,836 02
Balance, net admitted assets.....	\$ 499,378 91

8 GEORGE V, A. 1918

## THE LONDON MUTUAL—Continued.

## LIABILITIES.

Net amount of claims, unadjusted (\$350 accrued prior to 1917).....	\$ 27,810 56
Reserve of unearned premiums, \$348,869.40; carried out at 80 per cent. (Based upon the cash premiums and the portion of the premium notes assessed).....	279,095 52
Due and accrued for salaries, rents, etc.....	4,633 27
Reinsurance premiums, due.....	9,480 11
Taxes due and accrued.....	5,569 94
Interest accruing on mortgage on building.....	710 94
Suspense account.....	22 00
Investment reserve.....	15,000 00
<b>Total liabilities.....</b>	<b>\$ 342,319 34</b>
Excess of assets over liabilities.....	\$ 157,059 57
Capital stock paid in cash.....	19,250 00
<b>Surplus over liabilities and capital.....</b>	<b>\$ 137,809 57</b>

## INCOME.

Gross cash received for premiums.....	\$ 702,359 48
Deduct reinsurances, \$243,319.18; return premiums, \$87,687.30.....	331,006 48
<b>Total net cash received for premiums.....</b>	<b>\$ 371,353 00</b>
Received for interest on investments and dividends.....	9,558 72
Profit on sale of securities.....	280 46
Transfer fees.....	133 96
<b>Total.....</b>	<b>\$ 381,326 14</b>
Received for calls on capital.....	1,750 00
<b>Total income.....</b>	<b>\$ 383,076 14</b>

## EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$ 14,812 95
Deduct savings and salvage, \$242 40; reinsurance, \$2,503.80.....	2,746 20
<b>Net amount paid for said claims.....</b>	<b>\$ 12,066 75</b>
Amount paid for claims occurring during the year.....	\$ 305,370 10
Deduct savings and salvage, \$499.56; and reinsurances, \$123,089.15.....	123,588 71
<b>Net amount paid for said claims.....</b>	<b>\$ 181,781 39</b>
<b>Total net amount paid for claims.....</b>	<b>\$ 193,848 14</b>
Commission or brokerage.....	64,868 60
Paid for: Salaries of H. O. officials, \$43,146.15; general and special agents, \$7,574.09; directors' fees, \$2,100; auditors' fees, \$908.45; travelling expenses, officials, \$1,828.17.....	55,556 86
Taxes.....	10,958 85
Miscellaneous expenditure, viz.: Advertising, \$5,154.90; furniture and fixtures, \$750; inspections and surveys, \$3,344.73; legal fees, \$1,107.58; office expenses, \$1,183.32; postage, telegrams, telephones and express, \$4,477.77; printing and stationery, \$6,136.33; rents, \$4,222.36; underwriters' boards, tariff associations, etc., \$686.35; bank exchange and discount, \$441.30; agents' bonds, \$427.70; maps and plans, \$2,117.30; trade reports, \$522.66; sundries, \$2,081; expense of H. O. building, \$2,729.85.....	35,188 15
<b>Total expenditure.....</b>	<b>\$ 360,420 60</b>

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 199,908 37
Amount of commission thereon.....	55,060 62
Amount of losses recovered from said companies.....	120,170 83
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$184,040.08; carried out at 80 per cent.....	147,232 06
Amount of losses due and recoverable from such companies.....	10,680 43
Amount of reinsurance premiums payable to such companies.....	9,480 11

## SESSIONAL PAPER No. 8

## THE LONDON MUTUAL—Continued.

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916.....	\$	395,944 50
Amount of cash income as above.....		383,076 14
Appreciation in ledger asset.....		20,250 00
<b>Total.....</b>	<b>\$</b>	<b>799,270 64</b>
Amount of expenditure as above.....	\$	360,420 60
Amount written off ledger assets.....		4,006 13
<b>Total.....</b>		<b>364,426 73</b>
Balance, net ledger assets, at December 31, 1917.....	\$	434,843 91

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1916.....	103,813,407	908,323 43
Taken in 1917, new and renewed.....	72,783,572	698,740 30
<b>Totals.....</b>	<b>176,596,979</b>	<b>1,607,063 73</b>
Less ceased.....	67,544,504	644,713 87
Gross in force at end of 1917.....	109,052,475	1,052,349 86
Less reinsured.....	44,593,439	368,604 96
<b>Net in force at end of 1917.....</b>	<b>64,459,036</b>	<b>683,744 90</b>

## SCHEDULE A.

Loan secured by stock, viz.:—

	Par value.	Amount loaned.
98 shares Sovereign Fire Ins. Co. stock.....	\$ 3,920 00	\$ 700 00

## SCHEDULE B.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.

	Par value.	Book and market value.
<i>City</i> —		
Victoria, 1952, 4 p.c.....	\$ 6,000 00	\$ 4,620 00
<i>Towns</i> —		
Dauphin, Man., 1925, 5 p.c.....	8,000 00	7,360 00
Springhill, N.S., 1933, 4 p.c.....	24,000 00	19,680 00
<i>Miscellaneous</i> —		
Canada Permanent Mortgage Corp., 1920, 5 p.c.....	7,500 00	7,500 00
Huron and Erie Mortgage Corp., 1919, 4½ p.c.....	8,000 00	8,000 00
Ontario Loan and Debenture Co., 1919, 4 p.c.....	8,000 00	8,000 00
<b>Total on deposit with Receiver General.....</b>	<b>\$ 61,500 00</b>	<b>\$ 55,160 00</b>

Held by the Company—

Government—

Dominion of Canada Victory Loan, 1937, 5½ p.c.....	17,750 00	17,750 00
<i>Cities</i> —		
Nanaimo, 1950, 5 p.c.....	5,000 00	4,250 00
Nelson, 1928, 5 p.c.....	10,000 00	9,000 00
Nelson (Street Ry.), 1930, 5 p.c.....	4,500 00	4,005 00
Revelstoke, 1960, 5 p.c.....	5,000 00	4,100 00
<i>Towns</i> —		
Hawkesbury, 1920 to 1929, 6 p.c.....	3,850 12	3,926 12
Kincardine, 1938, 5 p.c.....	3,000 00	2,820 00

THE LONDON MUTUAL—*Concluded.*SCHEDULE B—*Concluded.*

Bonds and debentures owned by the Company—*Concluded, viz.:*—  
*Held by the Company—Concluded.*

	Par value.	Book and market value.
<i>Miscellaneous—</i>		
Canada Permanent Mortgage Corp., 1920, 4 p.c.....	\$ 12,500 00	\$ 12,500 00
City Central Real Estate Co., (Cum. Income bonds), 1946, 6 p.c.....	11,612 50	5,806 25
Interurban Electric Co., Ltd., prior lien, 1914, 5 p.c.....	9,361 21	3,112 21
Lewis Building Co., consolidated mtge., 1952, 5 p.c.....	12,000 00	9,960 00
Mexican Northern Power Co., 1st mtge., 1939, 5 p.c.....	10,000 00	1,200 00
Mississippi River Power Co., 1st mtge., 1951, 5 p.c.....	10,000 00	7,600 00
National Brick Co., of Laprairie, Que., Ltd., 1st mtge., 1951, 6 p.c.....	6,000 00	1,440 00
Ontario and Manitoba Flour Mills, Ltd., 1st mtge., 1930, 6 p.c.....	5,000 00	4,800 00
St. Maurice Valley Cotton Mills Co., Ltd., 1st mtge., 1952, 6 p.c.....	10,000 00	7,400 00
<i>Railway—</i>		
Canadian Northern Western Railway, 1st mtge., deb. stk., (g'teed by Province of Alberta), 1942, 4½ p.c. ....	22,255 27	18,694 42
Total par, book and market values.....	\$ 219,329 10	\$ 173,524 00

## SCHEDULE C.

Stocks owned by the company, viz.:—

	Par value.	Book value.	Market value.
300 shares International Assets, Limited.....	\$ 7,500 00	\$ 3,750 00	\$ .
1,275 shares Canada Hail Ins. Co., .....	127,500 00	58,500 00	58,500 00
50 shares Wabasso Cotton Co. (Common)....	5,000 00	1,350 00	1,350 00
Total par, book and market values..	\$ 140,000 00	\$ 63,600 00	\$ 59,850 00

SESSIONAL PAPER No. 8

## \*THE MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—ROBERT BARING.

Principal Office—20 Old Broad Street, London, England.

Chief Agents in Canada—Messrs. REED, SHAW and McNAUGHT.

Head Office in Canada—Toronto.

(Established July 30, 1836 and incorporated in January, 1881. Commenced business in Canada December 14, 1896.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£	1,000,000
Amount paid thereon in cash.....		600,000

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts. on deposit with Receiver General, viz:—

	Par value.	Market value.
Province of Ontario, 1941, 4 p.c. ....	\$ 27,000 00	\$ 23,490 00
British War Loan Stock, 1929/1947, 4½ p.c. ....	85,410 00	81,140 00
Canadian Northern Railway (Ont. Div.), 1st mtge., (g'teed by Province of Manitoba), 1930, 4 p.c. ....	4,866 67	4,185 34

Total on deposit with Receiver General.....	\$ 117,276 67	\$ 108,815 34
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Carried out at market value.....	\$	108,815 34
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*Other Assets in Canada.*

Cash in Royal Bank of Canada, Toronto. ....		16,947 51
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Agents' balances and premiums uncollected, viz:—

Automobile (including Fire Risk).....	\$	7,158 84
Inland Transportation.....		7,886 46

Total.....		15,045 30
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Total assets in Canada .....	\$	140,808 15
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## LIABILITIES IN CANADA.

Net amount of automobile (including Fire Risk) claims, unadjusted.....	\$	8,400 00
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Reserve of unearned premiums: automobile (including Fire Risk), \$31,160.33; carried out at 80 per cent. ....		24,928 26
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Taxes due and accrued.....		10,000 00
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Total liabilities in Canada.....	\$	43,328 26
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## INCOME IN CANADA.

*Automobile Risks (including Fire Risk).*

Gross cash received for premiums.....	\$	93,672 81
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Deduct reinsurances, \$344.58; return premiums, \$33,506.20.....		33,850 78
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Net cash received for said premiums.....	\$	59,822 03
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\*This company was licensed on Sept. 4, 1913, to transact the business of Fire Insurance in addition to the business of Automobile and Inland Transportation Insurance for which it was already licensed, but to December 31, 1917, the only fire insurance business transacted in Canada was in connection with automobile insurance.

8 GEORGE V, A. 1918

## The Marine—Concluded.

*Inland Transportation Risks.*

Gross cash received for premiums.....	\$ 44,929 10	
Deduct reinsurances, \$6,365 48; return premiums, \$474.23.....	6,839 71	
Net cash received for said premiums.....	\$ 38,089 39	
Total net cash received for premiums.....	\$	97,911 42
Interest.....		961 19
Total income in Canada.....	\$	<u>98,872 61</u>

## EXPENDITURE IN CANADA.

*Automobile Risks (including Fire Risk).*

Amount paid for claims occurring in previous years.....	\$ 5,067 14	
Deduct savings and salvage.....	12 00	
Net amount paid for said claims.....	\$ 5,055 14	
Amount paid for claims occurring during the year.....	\$ 23,220 34	
Deduct savings and salvage.....	560 32	
Net amount paid for said claims.....	\$ 22,660 02	
Net amount paid for automobile claims.....	\$ 27,715 16	
Amount paid for inland transportation claims occurring during the year....	200 00	
Total net amount paid for claims.....	\$	27,915 16
Paid for commission or brokerage, (other).....		23,306 22
Paid for taxes and fees, (other).....		2,944 96
Paid for travelling expenses of agents, (other).....		58 00
Miscellaneous expenditure, (other), viz.: Advertising, \$17.38; inspections and surveys, (record work), \$675; legal expenses, \$5.10; postage, telegrams, telephones and express, \$374.01; printing and stationery, \$113.23; underwriters' boards, tariff associations, \$389.54; loss expenditure, \$1,022.16.....		2,796 42
Total expenditure in Canada.....	\$	<u>57,020 76</u>

## RISKS AND PREMIUMS IN CANADA.

*Automobile Risks (including Fire Risk).*

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 2,003,179	\$ 58,043 42
Taken during the year, new and renewed.....	3,871,433	96,842 54
Total.....	\$ 5,874,612	\$ 154,885 96
Deduct terminated.....	3,519,975	92,563 29
Gross and net in force at Dec. 31, 1917.....	\$ 2,354,637	\$ 62,320 67

*Inland Transportation Risks.*

Policies taken during the year, new and renewed.....	\$140,119,737	\$ 49,895 60
Deduct terminated.....	140,119,737	49,895 60

(For General Business Statement, see Appendix.)



SESSIONAL PAPER No. 8

## THE MERCANTILE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—W. A. SIMS.

Secretary—ALFRED WRIGHT.

Head Office—Toronto, Ont.

(Incorporated by Ontario Act, 37 Vic., cap. 87, 1874; amended by 55 Vic., cap. 101 (Ontario), 1892. Commenced business in Canada November 1, 1875.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed.....	250,000 00
Amount paid thereon in cash.....	50,000 00

(For List of Shareholders, see Appendix).

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A.).....	\$ 448,197 78
Cash at head office and branches.....	1,470 53
Cash at Liverpool for investment.....	10,194 15
Cash in banks, viz.:—	
Dominion Bank, Toronto .....	\$ 76,533 61
Union Bank, Winnipeg .....	12,916 72
Merchants Bank, Vancouver.....	16,766 19
Royal Bank, Montreal.....	3,421 97
Total cash in banks.....	109,638 49
Total ledger assets.....	\$ 569,500 95
Deduct market value of bonds and debentures under book value.....	95,144 18
	\$ 474,356 77

## OTHER ASSETS.

Interest accrued.....	5,536 63
Agents' balances and premiums uncollected (\$3,134.13 on business prior to Oct. 1, 1917).....	40,701 83
Amount due for reinsurance losses.....	231 53
Total assets.....	\$ 520,826 76

## LIABILITIES.

Net amount of claims, unadjusted.....	\$ 24,905 51
Net amount of claims, resisted, in suit.....	850 00
Net amount of losses, resisted, not in suit .....	500 00
Total net amount of unsettled claims.....	\$ 26,255 51
Reserve of unearned premiums, \$195,021.29; carried out at 80 per cent.....	156,017 03
Taxes due and accrued (estimated).....	3,415 00
Borrowed money (advanced by London and Lancashire Fire Ins. Co.).....	3,000 00
Total liabilities (excluding capital stock) .....	\$ 188,687 54
Excess of assets over liabilities.....	\$ 332,139 22
Capital stock paid in cash.....	50,000 00
Surplus over liabilities and capital.....	\$ 282,139 22

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## THE MERCANTILE—Continued.

## INCOME.

Gross cash received for premiums.....	\$ 312,245 43	
Deduct reinsurance, \$10,851.67; return premiums, \$37,691.38 .....	48,343 05	
Total net cash received for premiums.....	\$ 263,902 38	
Received for interest on investments.....	17,394 96	
Endorsement fees.....	19 18	
Total income.....	\$ 281,316 52	

## EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$ 15,745 85	
Deduct reinsurances.....	14 33	
Net amount paid for said claims.....	\$ 15,731 52	
Amount paid for claims occurring during the year.....	\$ 110,294 54	
Deduct reinsurances.....	17,702 11	
Net amount paid for said claims.....	\$ 92,592 43	
Total net amount paid for claims.....	\$ 108,323 95	
Commission or brokerage.....	54,878 65	
Salaries of home office officials, general and special agents.....	16,659 66	
Taxes.....	6,883 19	
Dividends.....	25,000 00	
Miscellaneous expenditure, viz.: Postage, telegrams, telephones, and express, \$981.97; printing and stationery, \$1,120.83; advertising, \$1,216.69; inspections and surveys, \$925.45; maps and plans, \$317.59; underwriters' boards, tariff associations, etc., \$4,100.80; rents, \$1,824.47; office furniture and fixtures, \$116.96; legal expenses, \$139.50; office expenses, \$3,049.26.....	13,793 52	
Total expenditure.....	\$ 225,538 97	

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1916.....	\$ 510,723 40	
Amount of income as above.....	281,316 52	
Total.....	\$ 792,039 92	
Amount of expenditure as above.....	225,538 97	
Balance, net ledger assets, December 31, 1917 (\$569,500.95, less \$3,000 borrowed money)...	\$ 566,500 95	

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 119,483 00	
Amount of commission thereon.....	35,710 00	
Amount of losses recovered from said companies.....	51,264 00	
Amount of losses due and recoverable.....	19,526 00	

## RISKS AND PREMIUMS.

Fire Risks.	No.	Amount.	Premiums.
		\$	\$ cts.
Gross policies in force at December 31, 1916.....	16,727	35,059,399	366,995 52
Taken during the year—new and renewed.....	10,090	31,893,209	312,479 60
Total.....	26,817	66,952,608	679,475 12
Deduct terminated.....	9,859	28,535,825	233,279 10
Gross in force at end of year.....	16,958	38,416,783	356,196 02
Deduct reinsured.....	1,897,612	8,833 39	
Net in force at December 31, 1917.....	16,958	36,519,171	377,362 63

## SESSIONAL PAPER No. 8

THE MERCANTILE—*Concluded.*

## SCHEDULE A.

Bonds and debts. owned, viz.:—

*On deposit with Receiver General—*

<i>Governments—</i>	Par value.	Book value.	Market value.
Dom. of Canada, 1914/1919, 3½ p.c.....	\$ 17,033 34	\$ 16,905 60	\$ 16,692 64
Prov. of Manitoba, 1950, 4 p.c.....	24,333 33	22,386 67	19,710 00
Prov. of Ontario Stock, 1947, 4 p.c.....	19,466 67	20,077 28	16,546 67
<i>City—</i>			
Winnipeg, 1940, 4 p.c.....	9,733 34	10,080 08	8,176 00
<i>Village—</i>			
Markham, 1918 to 1919, 5 p.c.....	1,171 89	2,094 34	{ 1,160 17 913 23
Markham, 1918 to 1921, 5 p.c.....	922 45		
<i>District—</i>			
South Vancouver, 1960, 5 p.c.....	13,000 00	14,207 50	11,050 00
<i>Railways—</i>			
Can. Nor. Ry., 1st mtge. (g'teed. by Dom. of Can.), 1953, 3 p.c.....	73,000 00	66,751 12	47,450 00
Can. Nor. Ont. Ry., deb. stk. (g'teed. by Dom. of Can.), 1961, 3½ p.c.....	48,666 67	42,826 66	35,040 00
Can. Nor. Pac. Ry., 1st mtge. deb. stock (g'teed by Prov. of Br. Columbia), 1950, 4 p.c.....	9,733 33	9,635 95	7,202 63
St. John and Quebec Ry. Co., 1st mtge. deb. stock (g'teed. by Prov. of New Brunswick), 1962, 4 p.c.....	24,333 33	23,116 68	18,980 00
Total on deposit with Receiver Gen..	\$ 241,394 35	\$ 228,081 88	\$ 182,921 34
<i>Held by the Company—</i>			
City of Calgary, 1940, 4½ p.c.....	24,333 33	22,508 32	20,683 33
<i>District—</i>			
South Vancouver, 1960, 5 p.c.....	12,000 00	11,281 51	10,200 00
<i>Railways—</i>			
Caledonian Ry., 3 p.c. pref. Conv. Ord. Stock.	63,996 71	47,254 56	25,598 68
London and Northwestern Ry., 4 p.c., pref. stock.....	19,466 67	20,535 66	13,432 00
London, Chatbam and Dover Ry. Co. arbit. stock, 4½ p.c.....	24,333 33	27,865 00	19,710 00
Quebec Central Ry. Co., com. stock, 4 p.c....	48,666 67	53,046 61	44,286 67
Toronto Power Co., Ltd., con. deb. stock (g'teed. by Tor. Ry. Co.), 1941, 4½ p.c.....	13,359 03	12,624 24	11,221 58
<i>Miscellaneous—</i>			
Empire Loan Co., 1919, 5 p.c....	25,000 00	25,000 00	25,000 00
Total par, book and market values..	\$ 472,550 09	\$ 448,197 78	\$ 353,053 60

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## MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK

\*STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—E. L. BALLARD.

Secretary—A. C. NOBLE.

Principal Office—1 Liberty Street, New York City.

Chief Agent in Canada—C. G. HOBSON.

Head Office in Canada—Vancouver, B.C.

(Incorporated, 1910. Dominion license issued December 26, 1917.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....	\$ 400,000 00
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## ASSETS IN CANADA

*Held solely for the protection of Canadian policyholders.*

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.
Govt. of United Kingdom of Great Britain and Ireland, Secured loan gold notes 1919, 5½ p.c.....	\$ 21,000 00	\$ 20,160 00

Carried out at market value.....	\$ 20,160 00
----------------------------------	--------------

*Other Assets in Canada.*

Interest accrued.....	481 25
Agents' balances and premiums uncollected.....	913 48
Total assets in Canada.....	\$ 21,554 73

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 163 00
Reserve of unearned premiums, \$3,089.11; carried out at 80 p.c.....	2,471 29
Taxes due and accrued.....	100 00
Total liabilities in Canada.....	\$ 2,734 29

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 10,417 15
Less reinsurance, \$894.65; return premiums, \$2,542.12.....	3,736 77
Net cash received for said premiums.....	\$ 6,680 38
Total income in Canada.....	\$ 6,680 38

\*This statement here given includes the entire business transacted during 1917.

## SESSIONAL PAPER No. 8

MERCHANTS FIRE—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$	196 00	
Less reinsurances.....		37 00	
Net amount paid for said claims.....	\$	159 00	
Amount paid for claims occurring during the year.....	\$	1,597 32	
Deduct reinsurances.....		239 29	
Net amount paid for said claims.....	\$	1,358 03	
Total net amount paid for said claims.....	\$		1,517 07
Paid or allowed for commission or brokerage.....			2,236 00
Taxes.....			64 24
Miscellaneous expenditure, viz.:—Postage, telegrams, telephones and express, \$8.35; loss expenses, \$27.40; statutory assessments and license fees, etc., \$264.50; premium for bond, \$200.....			500 25
Total expenditure in Canada.....	\$		4,317 52

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1916.....	537,528	7,710 88
Taken in 1917, new and renewed.....	626,920	10,554 01
Totals.....	1,164,448	18,264 89
Less ceased.....	754,217	11,255 25
Gross in force at end of 1917.....	410,231	7,009 64
Less reinsured.....	45,968	894 65
Net in force at end of 1917.....	364,263	6,114 99

(For General Business Statement, see Appendix.)

## MILLERS NATIONAL INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—C. H. SEYBT.

Secretary—M. A. REYNOLDS.

Principal Office—Chicago, Ill.

Chief Agent in Canada—GEO. H. WILLIAMS.

Head Office in Canada—Winnipeg, Man.

(Incorporated, 1865. Dominion license issued October 6, 1915.)

## CAPITAL.

Cash surplus capitalized as a Permanent Fund.....	\$ 500,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dominion of Canada bonds, 1935, 5 p.c.....	\$ 50,000 00	\$ 50,000 00
Carried out at market value.....		\$ 50,000 00

*Other Assets in Canada.*

Cash in Royal Bank of Canada, Winnipeg.....	4,983 87
Interest accrued.....	1,041 65
Agents' balances and premiums uncollected.....	7,665 98
Total assets in Canada.....	\$ 63,691 50

## LIABILITIES IN CANADA.

Amount of claims, unadjusted. . . . .	\$ 8,276 93
Amount of claims, resisted, in suit.....	2,650 00
Total net amount of unsettled claims (\$375 accrued prior to 1917).....	\$ 10,926 93
Reserve of unearned premiums, \$26,080.34; carried out at 80 per cent.....	20,864 27
Taxes due and accrued.....	700 00
Total liabilities in Canada.....	\$ 32,491 20

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 69,502 52
Deduct reinsurances, \$3,414.57; return premiums, \$13,054.53.....	16,469 10
Net cash received for premiums.....	\$ 53,033 42
Received for interest on investments and bank interest.....	171 41
Total income in Canada.....	\$ 53,204 83

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MILLERS NATIONAL—*Concluded.*

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 7,174 31	
Net amount paid for claims occurring during the year.....	\$ 48,452 96	
Deduct reinsurances.....	8,693 34	
Net amount paid for said claims.....	\$ 39,759 62	
Total net amount paid for claims.....	\$	40,933 93
Commission or brokerage.....		12,307 73
Taxes.....		1,674 99
Miscellaneous expenditure, viz.: Underwriters' boards, tariff associations, etc., \$350; adjustment expenses, \$383.28; printing and stationery, \$249.75.....		983 03
Total expenditure in Canada.....	\$	61,899 68

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force at December 31, 1916.....	\$ 5,764,339	\$ 59,196 00
Taken during the year, new and renewed.....	5,408,896	57,793 86
Total.....	\$ 11,173,235	\$ 116,989 86
Deduct terminated.....	5,857,070	63,016 23
Gross in force at end of year.....	\$ 5,316,165	\$ 53,973 63
Deduct reinsured.....	330,228	3,707 56
Net in force at December 31, 1917.....	\$ 4,985,937	\$ 50,266 07

(For General Business Statement, see Appendix.)

## THE MOUNT ROYAL ASSURANCE COMPANY.

### STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—Hon. H. B. RAINVILLE.

Vice-President—Hon. Senator J. M. WILSON.

Manager and Secretary—J. E. CLEMENT.

Principal Office—Montreal.

(Incorporated by an Act of the Legislative Assembly of Quebec, 1902, 2 Edward VII, chap. 67, amended by chap. 90 of the statutes of Quebec, 1911. Dominion license issued October 25, 1912.)

### CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed and paid in cash.....	250,000 00

(For List of Shareholders, see Appendix.)

### ASSETS.

Amount of loans secured by bonds, stocks or other marketable collaterals, viz.....	\$ 20,000 00
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	Par value.	Market value.	Amount loaned.
200 shares Civic Investment and Industrial Co. \$	20,000 00	\$ 13,600 00)	
150 shares Detroit United Railways.....	15,000 00	15,750 00)	\$ 20,000 00
<b>Totals.....</b>	<b>\$ 35,000 00</b>	<b>\$ 29,350 00</b>	<b>\$ 20,000 00</b>
Book value of bonds and debts. (For details, see Schedule A.).....			459,574 56
Book value of stocks (For details, see Schedule B.).....			443,920 51
Cash at head office.....			2,345 62
Cash in banks, viz:—			
Bank of Hochelaga, Montreal.....		\$ 157,180 20	
Provincial Bank of Canada, Montreal.....		36,927 87	
Clydesdale Bank, London, Eng.....		501 48	
<b>Total cash in banks.....</b>			<b>194,609 55</b>
Expenses recoverable.....			950 06
<b>Total ledger assets.....</b>			<b>\$ 1,121,400 30</b>
Deduct market value of stocks, bonds and debentures under book value.....			17,823 07
			<b>\$ 1,103,577 23</b>

### OTHER ASSETS.

Interest due, \$1,200; accrued, \$5,584.10.....	6,784 10
Agents' balances and premiums uncollected:—	
Fire (\$5,700 on business prior to Oct. 1, 1917).....	\$ 65,369 06
Plate Glass (\$35.35 on business prior to Oct. 1, 1917).....	433 15
<b>Total.....</b>	<b>65,802 21</b>
Office furniture and fixtures, \$1,350; plans, \$900.....	2,250 00
All other property belonging to the company (plate glass).....	3,666 72
<b>Total assets.....</b>	<b>\$ 1,182,080 26</b>



## SESSIONAL PAPER No. 8

## THE MOUNT ROYAL—Continued.

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of claims, unadjusted.....	\$ 32,157 00	
Net amount of claims, resisted, in suit.....	4,443 00	
Total net amount of unsettled claims (\$3,015 accrued in previous years).....		\$ 36,600 00
Reserve of unearned premiums: fire, \$381,096.69; plate glass, \$2,965.24; total, \$384,061.93;		
carried out at 80 per cent.....		307,249 54
Taxes due and accrued.....		10,000 00
Reinsurance premiums, due ..		70 94
Balances held for unlicensed reinsurers.....		164,510 03
Due and accrued for salaries, rent, advertising agency and other miscellaneous expenses.....		400 00
Reserve on unlicensed reinsurance, unsecured.....		13,243 66
Total liabilities in Canada.....	\$ 532,074 17	

(2) *Liabilities in other Countries.*

Reserve of unearned premiums: fire, \$1,697.40; carried out at 80 per cent.....	\$ 1,357 92	
Total liabilities in other countries.....	\$ 1,357 92	
Total liabilities (excluding capital stock) in all countries.....	\$ 533,432 09	
Excess of assets over liabilities (excluding capital stock).....	\$ 648,648 17	
Capital stock paid in cash.....	250,000 00	
Excess over all liabilities and capital.....	\$ 398,648 17	

## INCOME.

Premiums.	Class of Business.		
	Fire.		Plate Glass.
	In Canada.	In other Countries.	In Canada
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	856,009 08	3,840 30	7,662 98
Less reinsurance.....	269,645 45		220 97
Less return premiums.....	97,319 56	802 01	1,178 21
Total deduction.....	366,965 01		1,399 18
Net cash received.....	489,044 07	3,038 29	6,263 80
Net cash received for premiums for all classes of business.....			\$ 498,346 16
Cash received for interest on investments.....			59,340 52
Profit on securities (being excess of market value over book value of 1,000 shares Civic Investment and Industrial Co. stock distributed as dividends among shareholders).....			7,193 29
Total income.....			\$ 564,879 97

## THE MOUNT ROYAL—Continued.

## EXPENDITURE.

Claims.	Class of Business.		
	Fire.		Plate Glass.
	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.	40,564 75	33 23	18 75
Less savings and salvage.....	3,081 88		
Less reinsurance.....	11,674 91		
Total deduction.....	14,756 79		78 21
Net payment for said claims.....	25,807 96		-59 46
Paid for claims occurring during the year.....	340,521 58	823 58	2,768 69
Less savings and salvage.....			457 78
Less reinsurance.....	126,307 58		152 48
Total deduction.....			610 26
Net payment for said claims.....	214,214 00		2,158 43
Total net payment for claims.....	240,021 96	856 81	2,098 97
Total net payments for claims for all classes of business.....	\$ 242,977 74		
Dividends (\$37,500 cash and 1,000 shares Civic Investment and Industrial Co. stock) paid stockholders).....	105,500 00		
Commission and brokerage.....	68,258 80		
Taxes.....	19,297 45		
Salaries, fees and travelling expenses: Salaries: Head office, \$39,091.08; fees, directors, \$10,200; auditors, \$400; travelling expenses, \$3,220.91.....	52,911 99		
Miscellaneous expenditure, viz.: Advertising, \$2,057.86; exchange, \$678.76; furniture and fixtures, \$1,282.48; agents' charges, \$935.05; maps and plans, \$3,906.73; postage, telegrams, telephones and express, \$1,456.60; printing and stationery, \$2,533.24; rents, \$4,756.85; underwriters' boards, associations, etc., \$654.16; donations, \$1,150.25; sundries, \$2,344.41 tabulating system, \$1,037.23.....	22,793 62		
Total expenditure.....	\$ 512,739 60		

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1916.....	\$ 904,749 90
Amount of income as above.....	564,879 97
Total.....	\$ 1,469,629 87
Amount of expenditure as above.....	512,739 60
Balance net ledger assets, December 31, 1917 (\$1,121,400.30, less \$164,510.03, deposits from reinsuring companies).....	\$ 956,890 27

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 265,770 89
Amount of commission thereon.....	79,651 92
Amount of losses recovered from said companies.....	137,806 84
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$157,206.02; carried out at 80 per cent.....	125,764 82
Amount of losses due and recoverable from such companies under adjustment.....	34,434 00
Amount of reinsurance premiums payable to such companies.....	43 03
Amount of cash or other securities held as security for recovery of losses, etc.....	164,510 03

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**THE MOUNT ROYAL—Continued.**  
SUMMARY OF RISKS AND PREMIUMS.

Fire Risks.	Class of Business.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916	76,982,248	911,268 66	647,325	3,729 86	77,629,573	914,998 52
Taken in 1917, new and renewed.....	75,005,193	861,213 17	628,500	3,745 87	75,633 693	864,959 04
Totals).....	151,987,441	1,772,481 83	1,275,825	7,475 73	153,263,266	1,779,957 56
Less ceased.....	65,128,941	746,602 81	776,825	4,179 11	65,905,766	750,781 92
Gross in force at end of 1917	86,858,500	1,025,879 02	499,000	3,296 62	87,357,500	1,029,175 64
Less reinsured.....	25,336,834	304,141 44	.....	.....	25,336,834	304,141 44
Net in force at end of 1917..	61,521,666	721,737 58	499,000	3,296 62	62,020,666	725,034 20

Plate Glass Risks.	Class of business.
	In Canada.
	Premiums.
	\$ cts.
Gross in force at end of 1916.....	5,519 90
Taken in 1917, new and renewed.....	7,295 79
Totals.....	12,815 69
Less ceased.....	6,664 24
Gross in force at end of 1917.....	6,151 45
Less reinsured.....	220 97
Net in force at end of 1917.....	5,930 48

## SCHEDULE A.

Bonds and debentures owned—

	Par value.	Book value.	Market value.
<i>Governments—</i>			
Dominion of Canada War Loan, 1931, 5 p.c. \$	32,500 00	\$ 31,596 67	\$ 32,175 00
Dominion of Canada War Loan, 1937, 5 p.c....	50,000 00	47,867 00	47,867 00
Province of Ontario, 1925, 4½ p.c.....	15,000 00	14,587 50	14,550 00
Anglo-French External Loan, 1920, 5 p.c.....	25,000 00	24,052 18	23,500 00
Russian Internal Loan, 1926, 5½ p.c.....	25,000 00	14,750 00	15,500 00
<i>Cities—</i>			
*Montreal (Boulevard St. Paul), 1937, 5 p.c....	5,000 00	5,312 50	4,850 00
*Montreal (Delorimier), 1948, 5 p.c.....	10,000 00	9,621 94	8,200 00
*Montreal (Town of Emard), 1939, 5 p.c.....	2,000 00	2,128 40	1,940 00

\*On deposit with Receiver General.

THE MOUNT ROYAL—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debentures owned—*Concluded.*

	Par value.	Book value.	Market value.
<i>Towns—</i>			
Cartierville, 1954, 5½ p.c.....	\$ 15,000 00	\$ 13,800 00	\$ 15,450 00
Cartierville, 1955, 5½ p.c.....	15,000 00	13,575 00	15,450 00
†Lasalle, 1952, 4½ p.c.....	40,000 00	32,256 00	31,600 00
Maisonneuve, 1918, 6 p.c.....	25,000 00	25,000 00	25,000 00
Pointe Claire, 1945, 6 p.c.....	20,000 00	19,900 00	20,200 00
Pointe aux Trembles, 1940, 6 p.c.....	10,000 00	9,686 00	9,900 00
*St. Pierre aux Liens, 1951, 5 p.c.....	19,000 00	19,847 08	16,340 00
St. Laurent, 1953, 6 p.c.....	15,000 00	14,850 00	15,450 00
<i>Villages—</i>			
Chambly Basin, 1939, 6 p.c.....	30,000 00	29,400 00	30,000 00
*Sault au Recollet, 1951, 5 p.c.....	15,000 00	15,288 76	14,250 00
<i>Schools—</i>			
*St. Edward, (now Montreal). 1949, 5½ p.c.....	8,000 00	9,649 28	7,760 00
Villeray, Que., 1955, 6 p.c.....	25,000 00	24,750 00	26,750 00
<i>Railway—</i>			
Quebec Ry. L. H. and P. Co., Ltd., cons. gold, 1939, 5 p.c.....	48,000 00	40,800 00	34,080 00
<i>Miscellaneous—</i>			
Cedars Rapids Mfg. Co., 1st mtge. S.F., 1953, 5 p.c.....	15,000 00	13,500 00	13,650 00
Dominion Textile Co., "C" 1925, 6 p.c.....	5,000 00	4,606 25	4,850 00
St. Maurice Valley Cotton Mills, Ltd., 1st mtge. S.F., 1952, 6 p.c.....	25,000 00	22,750 00	18,500 00
Total par, book and market values.....	\$ 494,500 00	\$ 459,574 56	\$ 447,812 00

## SCHEDULE B.

## Stocks owned by the company, viz.:—

	Par value.	Book value.	Market value.
332 shares Société d'Administration Générale (25 p.c. paid).....	\$ 4,150 00	\$ 4,150 00	\$ 4,980 00
100 " Atcheson, Topeka and Santa Fe Ry.	10,000 00	11,387 50	8,500 00
150 " Bank of Hochelaga .....	16,000 00	23,352 50	22,400 00
300 " (Pref'd.) Dom. Iron and Steel.....	30,000 00	31,787 50	26,400 00
300 " (Pref'd.) Dom. Textile.....	30,000 00	29,849 99	30,000 00
200 " (Com.) Dom. Textile.....	20,000 00	15,068 75	16,200 00
300 " Detroit United Rys.....	30,000 00	22,470 00	31,500 00
100 " (Pref'd.) Duluth Superior Ry.....	10,000 00	6,125 00	6,000 00
200 " Lake of the Woods Milling Co. (Com.).....	20,000 00	27,000 00	24,200 00
200 " Railway Steel Springs Co.....	20,000 00	11,950 00	8,000 00
100 " Southern Pacific Ry.....	10,000 00	12,375 00	8,300 00
150 " Toronto St. Ry.....	15,000 00	17,416 42	8,850 00
300 " Union Pacific Ry.....	30,000 00	44,373 68	34,200 00
125 " Wabasso Cotton Co. (Bonus Com- mon Stock).....	12,500 00	.....	2,500 00
200 " Canada Cement (Common).....	10,000 00	8,850 00	11,400 00
100 " Canada Cement (Preferred).....	10,000 00	8,825 00	8,800 00
300 " Montreal Tramway and Power....	30,000 00	12,218 75	7,500 00
100 " C.P.R. Railway.....	10,000 00	16,075 00	13,500 00
600 " B.C. Fishing & Packing Co.....	60,000 00	11,512 51	22,800 00
67½ " Baltimore & Ohio Ry. Co., (Com- mon).....	6,750 00	4,927 50	3,510 00
36 " Baltimore & Ohio Ry. Co. (Prefer- red).....	3,600 00	2,592 00	1,980 00
2,000 " Civic Investment and Industrial Co.....	200,000 00	121,613 41	136,000 00
20 " Dominion Cannery.....	2,000 00	.....	340 00
Total par, book and market values.....	\$ 590,000 00	\$ 443,920 51	\$ 437,860 00

\*On deposit with Receiver General. †\$10,000 of which is on deposit with Receiver General.

SESSIONAL PAPER No. 8

# NATIONAL - BEN FRANKLIN FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—S. McKNIGHT.

Secretary—H. M. SCHMITT.

Principal Office—Pittsburgh, Pa.

Chief Agent in Canada—R. F. MASSIE.

Head Office in Canada—Toronto.

(Incorporated December 28, 1910. Dominion license issued May 23, 1914.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

## ASSETS IN CANADA

*Held solely for the protection of Canadian Policyholders.*Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*).....\$ 175,187 06

Bond held by the Company:—

	Par value.	Market value.
Dom. of Can. Victory Loan, 1922, 5½ p.c.....	\$ 5,000 00	\$ 4,955 40

Carried out at market value.....4,955 40

*Other Assets in Canada.*

Cash in Bank of Toronto, Toronto.....31,498 36

Interest accrued.....3,539 75

Agents' balances and premiums uncollected, viz.:—Fire (\$2,295.20 on business prior to Oct. 1, 1917).....\$ 27,739 06

Automobile, including Fire Risk (\$2,202.75 on business prior to Oct. 1st, 1917).....5,986 59

Total.....33,725 65

Total assets in Canada.....\$ 248,906 22

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....\$ 3,359 34

Net amount of fire claims, unadjusted.....3,935 97

Net amount of automobile (including fire risk) claims, adjusted and unpaid.....2,298 47

Net amount of automobile (including fire risk) claims, unadjusted...13,409 43

Total net amount of unsettled claims...\$ 23,003 21

Reserve of unearned premiums, Fire, \$79,944.84; Automobile (including Fire Risk) \$24,274.93; total, \$104,219.77; carried out at 80 per cent thereof.....83,375 82

Taxes due and accrued.....478 83

Total liabilities in Canada.....\$ 106,857 86

8 GEORGE V, A. 1918

## NATIONAL-BEN FRANKLIN—Continued.

## INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Automobile (including Fire Risk.)
	\$ cts.	\$ cts.
Gross cash received.....	101,118 30	63,011 79
Less reinsurance.....	6,686 76	1,010 30
Less return premiums.....	13,029 89	14,257 12
Total deduction.....	19,716 65	15,267 42
Net cash received.....	81,401 65	47,744 37
Net cash received for premiums for all classes of business.....	\$ 129,146 02	
Cash received for interest on investments.....	8,882 22	
Total income in Canada.....	\$ 138,028 24	

## EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	(Automobile including Fire Risk.)
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	7,992 57	
Less reinsurance.....	214 15	
Net payment for said claims.....	7,778 42	220 00
Paid for claims occurring during the year.....	42,026 58	15,609 15
Less savings and salvage.....	741 39	122 60
Less reinsurance.....	1,781 37	5 00
Total deduction.....	2,522 76	127 60
Net payment for said claims.....	39,503 82	15,481 55
Total net payment for claims.....	47,282 24	15,701 55
Total net payments for claims for all classes of business.....	\$ 62,983 79	
Commission and brokerage, Fire, \$33,061.05; Other, \$15,462.11.....	48,523 16	
Taxes: Fire, \$1,450.52; Other, \$256.83.....	1,707 35	
Miscellaneous expenditure, Fire, viz.: Adjusting expenses, \$1,316.14; maps and plans, \$40; insurance department fees, \$505; postage, telegrams, telephones and express, \$164.83; printing and stationery, \$57.75; miscellaneous expenses, \$165.....	2,248 72	
Miscellaneous expenditure, Other, viz.:—Adjusting expenses, \$2,306.34; postage, telegrams telephones and express, \$353.18; printing and stationery, \$38.90.....	2,698 42	
Total expenditure in Canada.....	\$ 118,161 44	

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NATIONAL-BEN FRANKLIN—*Concluded.*

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916..	15,509,540	170,209 97	533,483	8,640 79
Taken in 1917, new and renewed.....	9,777,375	112,417 68	2,783,793	66,808 13
Totals..	25,286,915	282,627 65	3,317,276	75,448 92
Less ceased.....	10,148,461	115,623 25	1,125,755	25,791 84
Gross in force at end of 1917..	15,138,454	167,004 40	2,191,521	49,657 08
Less reinsured, . . . . .	814,500	9,425 26	79,283	1,107 22
Net in force at end of 1917.....	14,323,954	157,579 14	2,112,238	48,549 86

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

Cities—	Par value.	Market value.
Calgary, 1925, 4½ p.c. ....	\$ 15,000 00	\$ 13,800 00
Edmonton, 1924, 4½ p.c. ....	10,000 00	9,200 00
Fort William, 1928, 5 p.c. ....	10,000 00	9,500 00
Fort William, 1936, 4½ p.c. ....	10,000 00	8,800 00
Hamilton, 1934, 4½ p.c. ....	10,000 00	9,400 00
Medicine Hat, 1943, 5 p.c. ....	10,000 00	8,700 00
Portage la Prairie, 1945, 5 p.c. ....	5,000 00	4,400 00
Saskatoon, 1943, 5 p.c. ....	10,000 00	8,900 00
St. Boniface, 1943, 5 p.c. ....	10,000 00	9,200 00
Toronto, 1919, 3½ p.c. ....	24,333 33	23,846 66
Vancouver, 1923, 4½ p.c. ....	20,000 00	18,800 00
Victoria, 1924, 4½ p.c. ....	5,000 00	4,700 00
Victoria, 1936, 4 p.c. ....	10,220 00	8,380 40
Woodstock, 1920, 4 p.c. ....	11,000 00	10,560 00
<i>Schools—</i>		
Belleville, P., 1943, 5 p.c. ....	10,000 00	9,800 00
Saskatoon, P., 1953, 5 p.c. ....	10,000 00	8,700 00
<i>Municipality—</i>		
Delta, B.C., 1960, 5 p.c. ....	10,000 00	8,500 00
Total on deposit with Receiver General.....	\$ 190,553 33	\$ 175,187 06

(For General Business Statement, see Appendix.)

## NATIONAL FIRE INSURANCE COMPANY, OF HARTFORD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—H. A. SMITH.

Secretary—GEO. H. TRYON.

Principal Office—Hartford, Conn.

Chief Agent in Canada—C. C. HALL.

Head Office in Canada—Toronto.

(Incorporated May, 1869. Dominion license issued August 3, 1908.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 5,000,000 00
Amount subscribed and paid in cash.....	<u>2,000,000 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts, on deposit with the Receiver General ( <i>For details, see Schedule A.</i> ).....	\$ 587,300 03
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*Other Assets in Canada.*

Cash in banks, viz.:		
Bank of Montreal, Amherst, N.S.....	17,598 74	
Bank of Montreal, Toronto.....	36,490 10	
Bank of Montreal, Vancouver.....	-1,624 45	
Bank of Montreal, Winnipeg.....	21,077 74	
Total cash in banks.....		73,542 13
Interest accrued.....		10,096 82
Agents' balances and premiums uncollected:—		
Fire, \$114,342.76; Tornado, \$418.50 .....		114,761 26
Total assets in Canada .....	\$	<u>785,700 24</u>

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 8,984 44	
“ “ unadjusted.....	27,235 38	
Total net amount of unsettled fire claims (\$215 accrued in previous years).....	\$	36,219 82
Reserve of unearned premiums: fire, \$371,755.56; tornado, \$1,381.58; total, \$373,137.14;		
carried out at 80 per cent.....		298,509 71
Salaries, rents, taxes, etc., due and accrued.....		19,562 43
Total liabilities in Canada.....	\$	354,291 96

## INCOME IN CANADA.

*Fire Risks.*

Gross cash received for premiums.....	\$ 673,125 56
Deduct reinsurances, \$36,651.75; return premiums, \$134,233.35.....	170,885 10
Net cash received for said premiums.....	<u>\$ 502,240 46</u>



## SESSIONAL PAPER No. 8

## NATIONAL FIRE—Continued.

## INCOME IN CANADA—Concluded.

*Tornado Risks.*

Gross cash received for premiums.....	\$	507 81	
Deduct return premiums.....		113 90	
Net cash received for said premiums.....	\$	393 91	
Total net cash received for all premiums.....	\$	502,634 37	
Received for interest on investments .....		29,741 70	
Total income in Canada.....	\$	532,376 07	

## EXPENDITURE IN CANADA.

*Fire Risks.*

Amount paid for claims occurring in previous years .....	\$	68,768 08	
Deduct savings and salvage, \$58.20; reinsurances, \$2,764.30.....		2,822 50	
Net amount paid for said claims .....	\$	65,945 58	
Amount paid for claims occurring during the year.....	\$	264,428 91	
Deduct savings and salvage, \$39.66; reinsurances, \$37,667.52.....		37,707 18	
Net amount paid for said claims.....	\$	226,721 73	
Total net amount paid for fire claims.....	\$	292,667 31	
Total net amount paid for tornado claims occurring during the year.....		19,950 00	
Total net amount paid for claims.....	\$	312,617 31	
Paid or allowed for commission or brokerage: Fire, \$98,179.89; Tornado, \$108.50.....		98,288 39	
Paid for salaries, Fire: of general and special agents, \$44,160.14; travelling expenses of agents, \$3,075.28; licenses and fees, \$1,676.07.....		48,911 49	
Paid for taxes: Fire, \$11,832.52; Tornado, \$7.23.....		11,839 75	
Miscellaneous expenditure, Fire, viz.: Stationery and printing, \$1,422.01; advertising, \$66.81; postage, telegrams, telephones and express, \$4,531.99; maps and plans, \$520.22; furniture and fixtures, \$447.40; boards, \$5,283.12; adjustment expenses, \$5,266.06; rents, \$490.95; legal expenses, \$992.82; inspections and surveys, \$849.33; mercantile reports, \$20.18; sundries, \$138.42.....		20,029 31	
Total expenditure in Canada.....	\$	491,686 25	

## RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 63,747,967	\$ 721,246 97
Policies taken during the year, new and renewed.....	66,367,147	723,095 11
Total.....	\$130,115,114	\$1,444,342 08
Deduct terminated.....	62,087,845	667,187 04
Gross in force at end of year.....	\$ 68,027,269	\$ 777,155 04
Deduct reinsured.....	6,231,079	72,692 18
Net in force at December 31, 1917.....	\$ 61,796,190	\$ 704,462 86

*Tornado Risks.*

Gross policies in force at date of last statement.....	\$ 478,846	\$ 2,550 70
Taken during the year, new and renewed.....	212,066	837 25
Total.....	\$ 690,912	\$ 3,387 95
Deduct terminated.....	168,676	517 32
Gross and net in force at December 31, 1917.....	\$ 522,236	\$ 2,870 63

8 GEORGE V, A. 1918

## NATIONAL FIRE—Continued.

## SCHEDULE A.

Bonds and debts. on deposit with the Receiver General, viz.:

<i>Governments—</i>	Par value.	Market value.
Prov. of New Brunswick, 1933, 3½ p.c.....	\$ 1,000 00	\$ 830 00
Prov. of Ontario, 1925 (or after 1918), 4½ p.c.....	10,000 00	9,700 00
<i>Cities—</i>		
Fort William, 1932, 5 p.c.....	25,000 00	23,500 00
Fort William, 1933, 5 p.c.....	100,000 00	94,000 00
Fort William, 1942, 5 p.c.....	25,000 00	23,250 00
Fredericton, N.B., 1927 to 1929, 4 p.c.....	1,605 00	1,428 03
Hamilton, 1927, 4 p.c.....	50,000 00	46,000 00
London, 1944, 5 p.c.....	100,000 00	99,000 00
Moosajaw, 1933, 5 p.c.....	50,000 00	46,000 00
Quebec, 1927, 5 p.c.....	5,000 00	4,642 00
St. Hyacinthe, 1933, 5 p.c.....	50,000 00	44,500 00
St. John, N.B., 1942, 3½ p.c.....	1,000 00	770 00
St. John, N.B., 1938, 4 p.c.....	1,000 00	860 00
Toronto, 1932, 4 p.c.....	30,000 00	27,000 00
Victoria, 1923, 4 p.c.....	25,000 00	23,000 00
<i>Towns—</i>		
Annapolis Royal, 1945, 5 p.c.....	500 00	460 00
Campbellton, N. B., 1942, 4 p.c.....	1,000 00	800 00
Chatham, N.B., 1946, 4 p.c.....	1,000 00	790 00
Dalhousie, N.B., 1937, 4½ p.c.....	1,000 00	880 00
Dartmouth (Ferry), N.S., 1931, 4½ p.c.....	1,000 00	920 00
Maisonneuve, 1946, 4½ p.c.....	25,000 00	20,750 00
Sussex, N.B., 1947, 4 p.c.....	2,000 00	1,580 00
Truro, N.S., 1939, 4 p.c.....	2,000 00	1,640 00
<i>School—</i>		
Maisonneuve, 1950, 4½ p.c.....	50,000 00	40,000 00
<i>Miscellaneous—</i>		
Huron and Erie Mort. Corp., 1920, 4½ p.c.....	25,000 00	25,000 00
Huron and Erie Mort. Corp., 1921, 5 p.c.....	50,000 00	50,000 00
Total on deposit with Receiver General.....	\$ 633,105 00	\$ 587,300 03

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## INCOME.

Net cash received for premiums.....	\$11,399,603 40
Interest and dividends.....	649,825 99
Rents.....	30,781 54
Increase on account of reinsurance treaties.....	40,083 68
Emergency revenue tax U.S., \$5,844.88; conscience money, \$613.53.....	6,458 41
Agents' balances previously charged off.....	1,652 05
Gross profit on sale or maturity of bonds and stocks.....	5,329 78
Total income.....	\$12,133,734 85

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 5,368,696 25
Expenses of adjustment and settlement of claims.....	93,904 14
Interest or dividends to stockholders.....	400,000 00
Commissions or brokerage.....	1,884,480 13
Salaries, \$842,791.30; and expenses, \$220,304.04, of special and general agents.....	1,063,095 34
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	275,502 27
Allowances to local agencies for miscellaneous agency expenses.....	1,202 15
Rents.....	52,309 00
Underwriters' boards and tariff associations.....	153,431 74
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	68,797 84
Inspections and surveys.....	23,090 30
Taxes on real estate.....	10,593 87
State taxes on premiums, Insurance Department licenses and fees.....	227,508 21
All other licenses, fees and taxes.....	199,054 14
Agents' balances charged off.....	1,922 05
Gross loss on sale or maturity of bonds and stocks.....	77,639 43
All other disbursements.....	298,980 28
Total disbursements.....	\$10,170,207 14

## SESSIONAL PAPER No. 8

## NATIONAL FIRE—Concluded.

## LEDGER ASSETS.

Book value of real estate.....	\$ 577,296 23
Mortgage loans on real estate, first liens, \$1,371,125; other than first, \$10,000.....	1,381,125 00
Book value of bonds and stocks.....	12,760,516 70
Cash on hand, in trust companies and banks.....	2,347,596 19
Agents' balances and bills receivable.....	2,380,467 74
Other assets.....	168 44
Total ledger assets.....	\$19,447,170 30

## NON-LEDGER ASSETS.

Interest due and accrued.....	256,259 47
Market value of real estate over book value.....	16,403 77
Due from other insurance companies.....	74,957 48
Gross assets.....	\$19,794,891 02
Deduct assets not admitted.....	565,357 51
Total admitted assets.....	\$19,229,533 51

## LIABILITIES.

Net amount of unpaid claims.....	\$ 1,380,909 72
Total unearned premiums.....	10,979,583 61
Federal, State and other taxes due or accrued (estimated).....	314,062 81
Special reserve fund.....	300,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	20,000 00
Contingent commissions, etc., due or accrued.....	50,000 00
Funds held under reinsurance treaties.....	65,594 11
Total liabilities, not including capital stock.....	\$13,110,090 25
Capital stock paid in cash.....	2,000,000 00
Surplus over all liabilities, including capital stock.....	4,119,443 26
Total liabilities.....	\$19,229,533 51

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$2,035,498,890 00
Premiums thereon.....	18,949,211 09
Amount of policies terminated during the year.....	1,649,948,007 00
Premiums thereon.....	15,673,346 79
Net amount in force at December 31, 1917.....	2,072,622,410 00
Premiums thereon.....	20,750,214 32

8 GEORGE V, A. 1918

# NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—E. E. COLE.

Secretary—WM. G. ARMSTRONG.

Principal Office—Pittsburgh, Pa., U.S.A.

Chief Agent in Canada—JOS. G. DAVIS.

Head Office in Canada—Toronto.

(Incorporated Feb. 14, 1901. Dominion License issued Aug. 10, 1911.)

## CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash..... \$ 1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of the Canadian Policyholders.*Market value of bonds and debts on deposit with Receiver General (For details, see  
Schedule A)..... \$ 192,110 26

### Other Assets in Canada.

Cash in Standard Bank of Canada, Toronto..... 56,317 53

Interest accrued..... 3,376 74

Agents' balances and premiums uncollected, Fire, (\$1,526.89 on business prior to Oct. 1, 1917). 22,797 65

Total assets in Canada..... \$ 274,602 18

## LIABILITIES IN CANADA.

Total net amount of fire claims, unadjusted..... \$ 42,682 63

Reserve of unearned premiums, Fire, \$138,661.74; Tornado, \$1,382.34; total, \$140,044.08; 112,035 27

carried out at 80 per cent..... 5,000 00

Taxes due or accrued.....

Total liabilities in Canada..... \$ 159,717 90

## INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Gross cash received.....	290,384 33	542 82
Less reinsurance.....	1,647 24	
Less return premiums.....	56,055 98	180 39
Total deduction.....	57,703 22	
Net cash received.....	232,681 11	362 43

Net cash received for all classes of business..... \$ 233,043 54

Cash received for interest on investments..... 10,984 22

Total income in Canada..... \$ 244,027 76

SESSIONAL PAPER No. 8

## NATIONAL UNION FIRE—Continued.

## EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire	Tornado.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	40,454 32	
Less savings and salvage.....	8 00	
Net payment for said claims.....	40,446 32	
Paid for claims occurring during the year.....	112,432 95	357 49
Less savings and salvage.....	2 64	
Net payment for said claims.....	112,430 31	
Total net payment for claims.....	152,876 63	357 49
Total net payments for claims for all classes of business.....	\$ 153,234 12	
Commission and brokerage, Fire, \$51,161.89; other, \$93.10.....	51,254 99	
Taxes, Fire, \$6,317.21; Other, \$6.93.....	6,324 14	
Salaries, fees and travelling expenses, Fire: Salaries, general and special agents, \$1,500; travelling expenses: agents, \$398.21; office expenses, chief agent, \$753.31; bond fee, chief agent, \$42.50.....	2,694 02	
Miscellaneous expenditure, Fire, viz.: Legal expenses, \$125; maps and plans, \$3.74; postage, telegrams, telephones and express, \$1,572.42; underwriters' boards, associations, etc., \$2,147.50; adjusting loss expense, \$1,824.11; exchange, \$197.84; .....	5,870 61	
Total expenditure in Canada.....	\$ 219,377 88	

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	23,284,184	267,327 01	635,100	3,115 72
Taken in 1917, new and renewed.....	28,030 934	283,897 87	60,925	239 82
Totals.....	51,315,118	551,224 88	696,025	3,355 54
Less ceased.....	25,405,032	270,307 48	50,350	276 37
Gross in force at end of 1917.....	25,910,086	280,917 40	645,675	3,079 17
Less reinsured.....	204,751	2,085 44		
Net in force at end of 1917.....	25,705,335	278,831 96	645,675	3,079 17

8 GEORGE V, A. 1918

## NATIONAL UNION FIRE—Continued.

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
<i>Cities—</i>		
Brantford, 1942, 4½ p.c.....	\$ 15,000 00	\$ 13,650 00
Calgary, 1933, 5 p.c.....	15,000 00	13,950 00
Edmonton, 1953, 5 p.c.....	10,220 00	8,993 60
Guelph, 1940, 4 p.c.....	6,000 00	5,040 00
Guelph, 1932, 4½ p.c.....	1,000 00	930 00
Guelph, 1942, 4½ p.c.....	8,000 00	7,280 00
Hamilton, 1934, 4½ p.c.....	15,000 00	14,100 00
Medicine Hat, 1942, 5 p.c.....	10,000 00	8,800 00
Montreal (St. Henri), 1937, 4 p.c.....	7,000 00	6,020 00
Regina, 1939, 4½ p.c.....	10,000 00	8,600 00
Regina, 1928, 5 p.c.....	15,000 00	14,250 00
St. Boniface, 1932, 5 p.c.....	15,000 00	14,100 00
Toronto, 1920, 4 p.c.....	24,333 33	23,846 66
Vancouver, 1923, 4½ p.c.....	10,000 00	9,400 00
Victoria, 1924, 4½ p.c.....	25,000 00	23,500 00
<i>Schools—</i>		
Calgary, P., 1935, 4½ p.c.....	10,000 00	8,600 00
Montreal, P., 1939, 4 p.c.....	13,000 00	11,050 00
Total on deposit with Receiver General.....	\$ 209,553 33	\$ 192,110 26

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## INCOME.

Net cash received for premiums.....	\$ 3,819,209 64
Interest and dividends.....	189,081 25
Rents.....	681 51
Agents' balances previously charged off.....	9 36
Gross profit on sale or maturity of bonds and stocks.....	10,606 00
Income from other sources.....	1,567 85
Total income.....	\$ 4,021,155 71

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,598,397 31
Expenses of adjustment and settlement of claims.....	70,964 52
Paid stockholders for interest or dividends.....	100,000 00
Commission or brokerage.....	648,475 83
Allowance to local agencies for miscellaneous agency expenses.....	22,181 03
Salaries, \$78,841.39; and expenses, \$45,079.52; of special and general agents.....	127,920 91
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	162,394 53
Rents.....	13,854 44
Underwriters' boards and tariff associations.....	33,400 65
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	11,133 54
Inspections and surveys.....	5,566 78
Taxes on real estate.....	473 96
State taxes and premiums, Insurance department licenses and fees.....	91,398 70
All other licenses, fees and taxes.....	17,741 77
Agents' balances charged off.....	3,104 55
Gross loss on sale or maturity of real estate and bonds.....	706 30
All other disbursements.....	82,726 55
Total disbursements.....	\$ 2,986,441 37

## LEDGER ASSETS.

Book value of real estate.....	\$ 2,172 14
Mortgage loans on real estate, first liens.....	348,800 00
Book value of bonds and stocks.....	3,293,130 09
Cash on hand, in trust companies and in banks.....	890,805 09
Agents' balances and bills receivable.....	787,046 16
Recoverable from other companies for reinsurance on paid losses.....	70,866 12
Other ledger assets (due from other companies).....	55,000 00
Total ledger assets.....	\$ 5,447,820 00

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NATIONAL UNION FIRE—*Concluded.*

## NON-LEDGER ASSETS.

Interest accrued.....	\$ 48,370 24
Gross assets.....	\$ 5,496,190 24
Deduct assets not admitted.....	163,599 03
Total admitted assets.....	<u>\$ 5,332,591 21</u>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 683,155 19
Unearned premiums.....	2,801,228 46
Salaries, rents, expenses, bills, accounts, etc., due or accrued.....	5,000 00
Federal, State and other taxes due or accrued (estimated).....	150,000 00
Contingent commissions or other charges due or accrued.....	5,000 00
Special reserve for contingencies.....	15,000 00
Total amount of all liabilities (except capital stock).....	<u>\$ 3,659,383 65</u>
Capital actually paid up in cash.....	1,000,000 00
Surplus over all liabilities and capital.....	673,207 56
Total liabilities.....	<u>\$ 5,332,591 21</u>

## RISKS AND PREMIUMS.

## FIRE RISKS.

Amount of policies written or renewed during the year.....	\$587,008,001 00
Premiums thereon.....	6,724,728 31
Amount terminated during the year.....	469,091,239 00
Premiums thereon.....	5,695,574 38
Net amount in force at December, 31, 1917.....	495,084,413 00
Premiums thereon.....	<u>5,138,406 10</u>

# LA NATIONALE COMPAGNIE ANONYME D'ASSURANCES CONTRE L'INCENDIE ET LES EXPLOSIONS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—LE BARON DAVILLIER.

Manager—M. F. MULSANT.

Principal Office—Paris, France.

Chief Agent in Canada—J. E. CLEMENT.

Head Office in Canada—Montreal.

(Established 1820. Dominion license issued February 13, 1914).

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	\$ 2,000,000 00
Amount paid in cash.....	500,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Canada War Loan, 1925, 5 p.c.....	\$ 25,000 00	\$ 24,750 00
“ bonds, 1935, 5 p.c.....	25,000 00	25,000 00
609,999.78 Francs (French Rentes) 3 p.c.....	117,730 00	69,460 70
City of Toronto, 1945, 3½ p.c.....	24,333 33	18,980 00

Total on deposit with Receiver General.....	\$ 192,063 33	\$ 138,190 70
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Carried out at market value.....	\$	138,190 70
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## *Other Assets in Canada.*

Cash at head office.....	1,418 63
Cash in Bank of Montreal, Montreal.....	44,198 91
Interest accrued.....	1,050 83
Agents' balances and premiums uncollected.....	25,433 45
Total assets in Canada.....	\$ 210,292 52

## LIABILITIES IN CANADA.

Total net amount of unadjusted claims (\$500 accrued in previous years).....	\$ 21,356 00
Reserve of unearned premiums, \$146,306.52; carried out at 80 per cent.....	117,045 22
Taxes due and accrued.....	2,934 78
Auditors' fees.....	225 00
Total liabilities in Canada.....	\$ 141,561 00

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 279,625 82
Deduct reinsurances, \$40,442.90; return premiums, \$28,083.63.....	68,526 53
Net cash received for premiums.....	\$ 211,099 29
Interest on investments.....	4,049 08
Total income in Canada.....	\$ 215,148 37



## SESSIONAL PAPER No. 8

LA NATIONALE—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 25,493 15	
Deduct reinsurances.....	9,025 65	
Net amount paid for said claims.....	\$ 16,467 50	
Amount paid for claims occurring during the year.....	\$ 109,230 00	
Deduct savings and salvage, \$583 51; reinsurances, \$7,590 62.....	8,174 13	
Net amount paid for said claims.....	\$ 101,055 87	
Total net amount paid for claims.....	\$	117,523 37
Commission or brokerage.....		47,634 13
Salaries, head office officials, \$12,955.40; auditors' fees, \$225.....		13,180 40
Taxes.....		6,116 95
Miscellaneous expenditure, viz.: Advertising, \$1,781.19; maps and plans, \$11 55; postage, telegrams, telephones and express, \$579.53; printing and stationery, \$862.03; rents, \$1,613.65; underwriters' boards, tariff associations, etc., \$409.56; agents' charges, and supplies, \$635.23; office charges and sundries, \$1,090.08; inspections and surveys, \$1,092.62 tabulating system, \$351.85; fire departments, etc., \$263.08.....		8,690 37
Total expenditure in Canada.....	\$	193,145 22

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 20,974,772	\$ 258,657 25
Policies taken during the year—new and renewed.....	26,463 898	288,244 21
Total.....	\$ 47,438,670	\$ 546,901 46
Deduct terminated.....	21,142,769	226,376 12
Gross in force at end of year.....	\$ 26,295,901	\$ 320,525 34
Deduct reinsured.....	3,563,090	44,514 82
Gross and net in force at December 31, 1917.....	\$ 22,732,811	\$ 276,010 52

*\*(For General Business Statement, see Appendix.)*

## NIAGARA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—O. E. LANE.

Secretary—CHAS. A. LUNG.

Principal Office—New York, N. Y.

Chief Agent in Canada—W. E. FINDLAY.

Head Office in Canada—Montreal.

(Incorporated July, 1850. Dominion License issued July 19, 1912.)

### CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash. .... \$ 1,000,000 00

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts, on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Prov. of Alberta, 1924, 4½ p.c.....	\$ 50,000 00	\$ 47,500 00
New York State, 1961-1962, 4 p.c.....	100,000 00	106,000 00
<i>School—</i>		
Winnipeg, 1943, 4 p.c.....	10,000 00	8,300 00
<i>Miscellaneous—</i>		
Can. Perm. Mort. Corp., 1920, 4½ p.c.....	30,000 00	30,000 00
Total on deposit with Receiver General.....	<u>\$ 190,000 00</u>	<u>\$ 191,800 00</u>

Carried out at market value..... \$ 191,800 00

### Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal.....	21,563 41
Agents' balances and premiums uncollected, viz.:—	
Fire, (\$8,857.39 on business prior to Oct. 1, 1917).....	\$ 34,893 04
Automobile, including Fire Risk, (\$224.57 on business prior to Oct. 1, 1917).....	527 20
Total.....	<u>35,420 24</u>
Interest accrued.....	3,031 23
Total assets in Canada.....	<u>\$ 251,814 88</u>

### LIABILITIES IN CANADA.

Total net amount of fire claims, unadjusted.....	\$ 32,597 00
Reserve of unearned premiums: fire, \$111,133.12; other, \$1,782.05; total, \$112,915.17; carried out at 80 per cent.....	90,332 14
Taxes due and accrued.....	2,000 00
Reinsuring companies balances.....	1,184 67
Total liabilities in Canada.....	<u>\$ 126,113 81</u>

## SESSIONAL PAPER No. 8

## NIAGARA FIRE—Continued.

## INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Automobile (including Fire Risk).
	\$ cts.	\$ cts.
Gross cash received.....	239,273 58	4,356 76
Less reinsurance.....	59,524 61	
Less return premiums.....	42,631 98	857 44
Total deduction.....	102,166 59	
Net cash received.....	137,106 99	3,499 32
Net cash received for premiums for all classes of business.....	\$ 140,606 31	
Cash received for interest on investments.....	8,610 52	
Total income in Canada.....	\$ 149,216 83	

## EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Automobile (including Fire Risk).
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	13,127 31	
Paid for claims occurring during the year.....	92,018 73	886 65
Less reinsurance.....	30,817 67	
Net payment for said claims.....	61,201 06	
Total net payment for claims.....	74,328 37	886 65
Total net payments for claims for all classes of business.....	\$ 75,215 02	
Commission and brokerage: Fire, \$26,820.87; Other, \$941.75.....	27,762 62	
Taxes: Fire, \$5,201.49; Other, \$80.82.....	5,282 31	
Salaries, fees, etc., Fire.....	1,422 01	
Miscellaneous expenditure, Fire, viz.: Advertising, \$19; furniture and fixtures, \$2.99; agency loss, \$1,605.87; maps and plans, \$591.66; postage, telegrams, telephones and express, \$453.81; printing and stationery, \$176.47; rents, \$3.48; underwriters' boards, associations, etc., \$2,129.11; office expenses, \$1,546.65; travelling expenses, \$644.97; loss expenses, \$1,400.82.....	8,574 83	
Miscellaneous expenditure, Other, viz.: Postage, telegrams, telephones and express, \$9.32; agency loss, \$105.32; loss expenses, \$18.....	132 64	
Total expenditure in Canada.....	\$ 118,389 43	

NIAGARA FIRE—*Concluded.*

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile (including Fire Risk.)		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916	17,632,855	213,029 54	178,835	3,651 18	7,940	19 00
Taken in 1917, new and renewed.....	21,396,266	248,313 92	244,947	4,514 64		
Totals.....	39,029,121	461,343 46	423,782	8,165 82		
Less ceased.....	17,877,487	207,940 58	221,805	4,601 72	7,940	19 00
Gross in force at end of 1917	21,151,634	253,402 88	201,977	3,564 10		
Less reinsured.....	3,947,025	49,824 45				
Net in force at end of 1917..	17,204,609	203,578 43	201,977	3,564 10		

(For General Business Statement, see Appendix.)

## SESSIONAL PAPER No. 8

## NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—CHAS. J. CATER SCOTT.

Manager—OWEN D. JONES.

Principal Office—Edinburgh, Scotland.

Manager in Canada—RANDALL DAVIDSON.

Head Office in Canada—Montreal.

(Established 1809. Commenced business in Canada 1862.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$29,200,000 00
Amount subscribed.....	21,900,000 00
Amount paid in cash.....	<u>11,862,500 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General. ( <i>For details, see Schedule A.</i> ).....	\$ 890,191 92
---	---------------

*Other Assets in Canada.*

Real estate held by the company, viz:—

Five-story building, situated N.W. corner St. Francois Xavier and Hospital Streets, Montreal occupied by the company and tenants as offices ...	\$ 155,000 00
Four-story building, 26 Wellington Street E., Toronto, occupied by the company and tenants as offices.....	<u>34,000 00</u>

Total real estate (market value)..... 189,000 00

Market value of bonds and debentures held by the company. (*For details, see Schedule B.*).. 98,100 22

Cash at Winnipeg Agency..... 335 57

Cash in banks, viz:—

Bank of Montreal, Montreal.....	\$ 217,429 79
Bank of Montreal, Winnipeg (Branch account).....	30,476 83
Bank of Montreal, Winnipeg (Current account).....	<u>29,282 45</u>

Total cash in banks..... 277,189 07

Interest accrued..... 12,099 26

Rents, due, \$1,000.55; accrued, \$1,009.16..... 2,009 71

Agents' balances and premiums uncollected (\$2,079.45 was on business prior to Oct. 1, 1917).. 136,608 33

Office furniture and plans in Montreal and branch offices..... 15,000 00Total assets in Canada..... \$ 1,620,534 08

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted..... \$ 90,734 14

Net amount of claims, resisted, in suit..... 60,600 00

Net amount of claims, resisted, not in suit..... 17,635 00

Total net amount of unsettled claims (\$26,100 accrued prior to 1917)..... \$ 168,969 14

Reserve of unearned premiums, \$782,950.45; carried out at 80 per cent..... 626,360 36

Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses... 4,641 45

Reinsurance premiums due..... 1,485 31

Taxes due and accrued..... 78,745 83Total liabilities in Canada..... \$ 880,202 09

8 GEORGE V, A. 1918

## NORTH BRITISH AND MERCANTILE—Continued.

## INCOME IN CANADA.

Gross cash received for premiums.....	\$1,246,358 49
Deduct reinsurances, \$46,504.01; return premiums, \$182,408.07.....	228,912 08
Net cash received for premiums.....	\$ 1,017,446 41
Received for interest on investments.....	45,330 74
Interest on bank deposit.....	2,028 30
Rents.....	4,595 31
Total income in Canada.....	\$ 1,069,400 76

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 39,011 15
Deduct reinsurances.....	116 71
Net amount paid for said claims.....	\$ 38,894 44
Amount paid for claims occurring during the year.....	\$ 356,377 85
Deduct savings and salvage, \$2,047.77; reinsurances, \$12,534.57.....	14,582 34
Net amount paid for said claims.....	\$ 341,795 51
Total net amount paid for claims.....	\$ 380,689 95
Commission or brokerage.....	182,403 73
Salaries: head office officials, \$42,866.40; general and special agents, \$1,330; directors' fees, \$1,460; auditors' fees, \$570.36; travelling expense, officials, \$5,992.16; agents, \$24; retiring allowances, \$4,258.33.....	56,501 25
Taxes.....	29,622 43
Miscellaneous expenditure, viz.: Advertising, \$1,221.22; furniture and fixtures, \$246.67; underwriters' associations, \$10,373.05; inspections and surveys, \$6,252.82; insurance superintendence, \$617.22; postage, express, telephones and telegrams, \$5,218.76; maps and plans, \$2,328.06; sundry, \$3,982.40; rents, \$7,851.52; legal fees, \$126.50; investment expenses, \$461.35; printing and stationery, \$7,748.58; office supplies, \$512.25; total, \$46,940.40;—less proportion of expenses chargeable to Life branch, \$750.....	46,190 40
Total expenditure in Canada.....	\$ 695,407 76

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	54,489	\$ 154,803,310	\$ 1,522,630 13
Taken during the year, new and renewed.....	32,581	111,809,181	1,256,930 30
Total.....	87,070	\$ 266,612,491	\$ 2,779,560 43
Deduct terminated.....	32,189	125,621,342	1,176,994 63
Gross in force at end of year.....	54,881	\$ 140,991,149	\$ 1,602,565 80
Deduct reinsured.....		7,727,950	55,204 11
Net in force at December 31, 1917.....	54,881	\$ 133,263,199	\$ 1,547,361 69

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.—

	Par value.	Market value.
Dominion of Canada War Loan, 1931, 5 p.c.....	\$ 102,500 00	\$ 101,475 00
“ “ 1937, 5 p.c.....	25,000 00	23,923 52
British War Loan, 1929/1947, 5 p.c.....	154,750 00	146,750 60
Cities—		
Belleville, 1934, 4½ p.c.....	50,000 00	45,500 00
Brantford, 1934, 4 p.c.....	50,000 00	43,500 00
Calgary, 1924, 5 p.c.....	24,000 00	23,040 00
Halifax Permanent stock.....	15,000 00	15,000 00
London, 1921, 4 p.c.....	25,000 00	24,000 00
London, 1931, 4½ p.c.....	9,000 00	8,460 00
London, 1932, 4½ p.c.....	10,000 00	9,400 00
London, 1933, 4½ p.c.....	6,000 00	5,640 00
Medicine Hat, 1931, 5 p.c.....	25,000 00	22,750 00
Nelson, B.C., 1921, 5 p.c.....	25,000 00	23,750 00
Three Rivers, 1931, 4 p.c.....	43,000 00	36,550 00
Westmount, 1932, 4 p.c.....	100,000 00	89,000 00

## SESSIONAL PAPER No. 8

NORTH BRITISH AND MERCANTILE—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debentures owned by the Company, viz.:—*Concluded.**On deposit with Receiver General—Concluded.*

	Par value.	Market value.
<i>Towns—</i>		
Acton, Ont., 1922, 4½ p.c.....	\$ 16,000 00	\$ 15,360 00
Longueuil, 1934, 4½ p.c.....	25,000 00	21,500 00
Salaberry de Valleyfield, 1925, 4 p.c.....	33,000 00	29,370 00
<i>District—</i>		
South Vancouver, 1959, 5 p.c.....	25,000 00	21,250 00
<i>Township—</i>		
Richmond, B.C., 1941, 5 p.c.....	40,000 00	34,800 00
<i>Schools—</i>		
Montreal, R.C., 1918, 4 p.c.....	55,000 00	53,900 00
Montreal, Prot., 1923, 4 p.c.....	18,000 00	16,920 00
"          1924, 4 p.c.....	40,000 00	37,200 00
Saskatoon, Prot., 1925, 5 p.c.....	4,000 00	3,760 00
"          1926, 5 p.c.....	7,000 00	6,580 00
"          1927, 5 p.c.....	7,000 00	6,510 00
"          1928, 5 p.c.....	7,000 00	6,510 00
<i>Railway—</i>		
G.T.P. Ry. 1st mtge. (g'teed by Dominion of Canada), 1962, 3 p.c.....	28,226 67	17,782 80
Total on deposit with Receiver General.....	<u>\$ 969,486 67</u>	<u>\$ 890,191 92</u>

## SCHEDULE B.

*Held by the Company—*

<i>Cities—</i>		
Edmonton, 1918 to 1927, 4½ p.c.....	\$ 17,641 57	\$ 16,583 08
Halifax, 1918, 4½ p.c.....	44,000 00	42,560 00
<i>Town—</i>		
Welland, 1918, 5 p.c.....	32,000 00	32,000 00
<i>Village—</i>		
Kingsville, 1918 to 1923, 5 p.c.....	6,141 37	5,957 14
Total par and market values.....	<u>\$ 99,782 94</u>	<u>\$ 98,100 22</u>

(For General Business Statement, see Appendix.)

# THE NORTH EMPIRE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—J. A. THOMPSON.

Vice-Presidents—M. LONG and W. M. FISHER.

Joint Managers—H. H. SMITH and W. P. FESS.

Secretary—W. F. IRELAND.

Principal Office—Winnipeg, Man.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 136; amended in 1913 by 3-4 George V, chap. 161. Dominion license issued August 12, 1909.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed.....	687,900 00
Amount paid thereon in cash.....	206,370 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate. (For details, see Schedule A.).....	\$	47,824 64
Amount secured by way of loans on real estate, first liens.....		92,732 46
Book value of bonds and debts. (For details, see Schedule B.).....		80,297 29
Stock owned by the Company—		
200 shares C.P.R.....	Par value. Book value. Market value.	
	\$ 20,000 00 \$ 29,380 99 \$ 27,000 00	
Carried out at book value.....		29,380 99
Cash at head office.....		5,073 97
Cash in Imperial Bank of Canada, Winnipeg.....		21,298 09
Underwriters' deposit.....		1,200 00
Total ledger assets.....	\$	277,807 44
Deduct market value of bonds and debentures under book value.....		12,316 26
	\$	265,491 18

## OTHER ASSETS.

Interest due, \$1,515.60; accrued, \$2,088.65.....	3,604 25
Agents' balances and premiums uncollected (\$4,133.34 on business prior to Oct. 1, 1917)....	27,037 21
Plans, \$4,874; furniture and fixtures, \$1,352.34.....	6,226 34
Total assets.....	\$ 302,358 98
Deduct assets not admitted.....	10,000 00
Net admitted assets.....	\$ 292,358 98

## LIABILITIES.

Net amount of claims, adjusted and unpaid.....	\$ 2,905 94
Net amount of claims, unadjusted.....	7,972 13
Total net amount of unsettled claims.....	\$ 10,878 07
Reserve of unearned premiums, \$68,581.87; carried out at 80 per cent.....	54,865 50
Dividends due and unpaid.....	55 65
Taxes due and accrued.....	2,000 00
Treaty reinsurance reserve account.....	28,012 00
Reserve on unlicensed reinsurance, unsecured.....	7,100 94
Suspense account.....	20 00
Total liabilities (not including capital stock).....	\$ 102,932 16
Excess of assets over liabilities.....	\$ 189,426 82
Capital stock paid in cash.....	206,370 00



## SESSIONAL PAPER No. 8

## THE NORTH EMPIRE—Continued.

## INCOME.

Gross cash received for premiums.....	\$ 204,746 14
Deduct reinsurances, \$81,616.09; return premiums, \$38,745.48.....	120,361 57
Total net cash received for premiums.....	\$ 84,384 57
Received for interest on investments.....	18,623 04
Profit on sale of securities.....	27 95
Total.....	\$ 103,035 56
Received for calls on capital.....	271 25
Total income.....	\$ 103,306 81

## EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$ 63,631 38
Deduct reinsurances.....	38,534 46
Net amount paid for said claims.....	\$ 25,096 92
Amount paid for claims occurring during the year.....	\$ 91,905 69
Deduct savings and salvage, \$1,519.62; reinsurances, \$55,020.84.....	56,540 46
Net amount paid for said claims.....	\$ 35,365 23
Total net amount paid for claims.....	\$ 60,462 15
Dividends.....	36 00
Overpayment on capital, refunded.....	1,683 95
Taxes.....	3,769 50
Commission or brokerage.....	9,795 36
Salaries, fees and travelling expenses:—Salaries:—head office, \$8,745.60; general and special agents, \$2,400; Fees:—directors, \$410; auditors, \$300; Travelling expenses:—officials, \$650; agents, \$1,707.35.....	14,212 95
Miscellaneous expenditure, viz.:—Advertising, \$252; furniture and fixtures, \$196.30; investment expenses, \$583.97; legal expenses, \$1,499.91; maps and plans, \$663.27; postage, telegrams, telephones and express, \$1,234.66; printing and stationery, \$1,376.51; rents, \$912; underwriters' boards, associations, etc., \$1,947.67; sundries, \$690.78.....	9,357 07
Total expenditure.....	\$ 99,317 58

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916.....	\$ 247,786 21
Amount of cash income as above.....	103,306 81
Total.....	\$ 351,093 02
Amount of expenditure.....	\$ 99,317 58
Amount written off.....	2,000 00
	101,317 58
Balance, net ledger assets, December 31, 1917 (277,807.44, less \$28,032; ledger liabilities)..	\$ 249,775 44

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 79,905 57
Amount of commission thereon.....	20,776 17
Amount of losses recovered from said companies.....	93,393 64
Reserve of unearned premiums, \$33,084.43; carried out at 80 per cent.....	26,467 55
Amount of losses due.....	8,645 39
Amount of cash or other securities held for recovery of losses, etc.....	28,012 00

8 GEORGE V, A. 1918

**THE NORTH EMPIRE—Concluded.**  
**SUMMARY OF RISKS AND PREMIUMS.**

Risks and Premiums.	Amount. Premiums.	
	\$	\$ cts.
Gross in force at end of 1916.....	8,619,405	150,509 62
Taken in 1916, new and renewed.....	9,338,421	152,218 23
Totals.....	17,957,826	302,727 85
Less ceased.....	6,004,360	105,516 02
Gross in force at end of 1917.....	11,953,466	197,211 83
Less reinsured.....	3,985,650	61,743 86
Net in force at end of 1917.....	7,967,816	135,467 97

## SCHEDULE A.

Real Estate owned, viz.:	Book value.
City properties, Winnipeg, Man.....	\$ 21,433 90
Rural " Saskatchewan.....	3,356 10
Empress Hotel, Prince Albert, Sask.....	23,034 64
Total.....	\$ 47,824 64

## SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—	Par value.	Book value.	Market value.
*Dom. of Can. Victory Loan, 1937, 5½ p.c.....	\$ 5,000 00	\$ 3,916 71	\$ 3,916 71
District—			
South Vancouver, 1930, 4½ p.c.....	45,000 00	45,000 00	35,100 00
Schools—			
Berrywater, S.D., 1918-19, 5½ p.c.....	360 00	360 00	356 40
Brockton, S. D., 1918-19, 7 p.c.....	260 00	260 00	262 60
Buffalo View, S.D., 1918-19, 5 p.c.....	240 00	240 00	237 60
Clear Creek, S.D., 1919, 6 p.c.....	100 00	100 00	100 00
Daysville, S.D., 1918-19, 6 p.c.....	200 00	200 00	200 00
East Kildonan, S.D., 1922, 6 p.c.....	1,000 00	1,000 00	1,000 00
East Kildonan, S.D., 1923, 6 p.c.....	4,000 00	4,000 00	4,040 00
East Kildonan, S.D., 1924, 6 p.c.....	5,000 00	5,000 00	5,050 00
Kelliber, S.D., 1918-19, 7 p.c.....	340 00	340 00	343 40
Kingsland, S.D., 1918-19, 5½ p.c.....	400 00	400 00	396 00
Knapton, S.D., 1918-19, 6 p.c.....	240 00	240 00	240 00
Lamoyle, S. D., 1918-19, 6 p.c.....	170 00	170 00	170 00
McConnell, S. D., 1918-19, 5½ p.c.....	240 00	240 00	237 60
Poplar Hill, S.D., 1918-19, 6 p.c.....	200 00	200 00	200 00
Prudential, S.D., 1918-19, 6 p.c.....	500 00	500 00	500 00
Riversdale, S.D., 1918-19, 5½ p.c.....	230 00	230 00	227 70
Round Valley, S.D., 1918-19, 5½ p.c.....	360 00	360 00	356 40
Sudom, S.D., 1918-19, 5½ p.c.....	260 00	260 00	257 40
Sunny View, S.D., 1918-19, 5½ p.c.....	240 00	240 00	237 60
Warman, S.D., 1918-19, 6 p.c.....	200 00	200 00	200 00
Total on deposit with Receiver General.....	\$ 64,540 00	\$ 63,456 71	\$ 53,629 41
Other debentures owned by the company, viz.:			
Governments—			
Dominion of Canada, War Loan, 1937, 5 p.c.....	5,000 00	3,916 71	3,916 71
Dominion of Canada, Victory Loan, 1922, 5½ p.c.....	15,000 00	11,750 14	11,750 14
City—			
Winnipeg Hospital, 1936, 4 p.c.....	973 33	943 73	837 06
Schools—			
Clear Creek, 1918, 6 p.c.....	100 00	100 00	100 00
Sudom, 1918-1919, 5½ p.c.....	130 00	130 00	128 70
Total par, book and market values.....	\$ 85,743 33	\$ 80,297 29	\$ 70,362 02

\*This security was purchased prior to Dec. 31, 1917, but was not deposited until Feb. 8, 1918. It replaced a similar amount of 1925 War Loan.

SESSIONAL PAPER No. 8

## THE NORTHERN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—HENRY CHARLES HEMBRO.

Joint General Managers—J. L. ROBERTSON and H. S. GAYFORD.

Principal Offices—London and Aberdeen.

Manager for Canada—G. E. MOBERLY.

Head Office in Canada—Montreal.

(Established June 2, 1836. Commenced business in Canada, 1867.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	\$17,512,500 00
Amount paid in cash.....	4,008,637 50

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General. (For details, see Schedule A.).....	\$ 697,446 37
--	---------------

*Other Assets in Canada.*

Cash on hand.....	532 10
Cash in banks, viz.:—	
Bank of Montreal, Montreal.....	\$ 27,168 86
Bank of British North America, Montreal.....	22,505 10
Union Bank of Canada, Montreal.....	14,494 40
Union Bank of Canada, Winnipeg.....	33,583 23
Bank of British North America, Victoria.....	768 02
Total cash in banks.....	98,519 61
Agents' balances and premiums uncollected (\$3,892.14 was on business prior to Oct. 1, 1917)	140,781 58
Office furniture, \$6,000; maps and plans, \$4,000.....	10,000 00
Total assets in Canada.....	\$ 947,279 66

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 30,252 17
Net amount of claims, unadjusted.....	32,085 17
Net amount of claims, resisted, in suit.....	39,292 62
Total net amount of unsettled claims.....	\$ 101,629 96
Reserve of unearned premiums, \$654,454.60; carried out at 80 per cent.....	523,563 68
Taxes due and accrued.....	21,313 29
Due for miscellaneous expenses.....	2,833 17
Reinsurance premiums, due.....	1,571 53
Total liabilities in Canada.....	\$ 650,911 63

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 986,693 68
Deduct reinsurances, \$11,477.59; return premiums, \$118,992.11.....	130,469 70
Net cash received for premiums.....	\$ 856,223 98
Interest on bank deposits.....	975 61
Endorsement fees.....	78 76
Total income in Canada.....	\$ 857,278 35

8 GEORGE V, A. 1918

THE NORTHERN—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 86,041 57
Amount paid for claims occurring during the year.....	\$ 422,933 99
Deduct savings and salvage, \$4,592.24; reinsurances, \$7,152.59.....	11,744 83
Net amount paid for said claims.....	\$ 411,189 16
Total net amount paid for claims.....	\$ 497,230 73
Commission or brokerage.....	173,281 28
Salaries, \$39,117.45; auditors' fees, \$487.50; travelling expenses, \$5,944.35.....	45,549 30
Taxes.....	22,463 51
Miscellaneous expenditure, viz.: Advertising, \$1,724.45; cleaning and lighting, \$764.18; furniture and fixtures, \$999.54; inspections and surveys, \$7,745.09; legal expenses, \$152.62; maps and plans, \$1,227.70; exchange, \$494.94; postage, telegrams, telephones and express, \$4,171.89; printing and stationery, \$6,921.44; rents, \$3,544.33; underwriters' boards, tariff associations, etc., \$9,442.74; newspapers and books, \$350.30; sundry, \$579.79.....	38,119 01
Total expenditure in Canada.....	\$ 776,643 83

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	43,463	\$ 93,052,662	\$ 1,132,369 20
Taken during the year, new and renewed.....	30,162	84,317,734	1,029,079 95
Total.....	73,625	\$177,370,396	\$ 2,161,449 15
Deduct terminated.....	27,551	73,100,356	799,597 38
Gross in force at end of year.....	46,074	\$104,270,040	\$1,361,851 77
Deduct reinsured.....		1,393,911	11,525 95
Net in force at December 31, 1917.....	46,074	\$102,876,129	\$ 1,350,325 82

## SCHEDULE A.

## Bonds and debentures on deposit with Receiver General:—

Governments—	Par value.	Market value.
Canada Stocks, 1930/1950, 3½ p.c.....	\$ 65,213 33	\$ 50,214 26
Canada bonds, 1914/1919, 3½ p.c.....	40,393 34	39,585 47
“ 1920/1925, 4½ p.c.....	9,733 33	9,441 33
British War Loan, 1929/1947, 5 p.c.....	49,947 20	47,693 18
Cities—		
Calgary, 1932, 4½ p.c.....	24,333 33	21,413 33
North Vancouver, 1931, 4½ p.c.....	24,333 33	20,683 33
Ottawa, 1932, 4½ p.c.....	24,333 33	23,116 66
Ottawa, 1943, 4½ p.c.....	24,333 34	22,630 01
Port Arthur, 1928, 5 p.c.....	7,000 00	6,650 00
Port Arthur, 1929, 5 p.c.....	2,000 00	1,900 00
Port Arthur, 1937, 5 p.c.....	25,000 00	23,250 00
Port Arthur, 1938, 5 p.c.....	1,000 00	930 00
Quebec, 1963, 4½ p.c.....	48,666 67	43,800 00
Toronto, 1929, 3½ p.c.....	146,000 00	127,020 00
Toronto, 1919, 5 p.c.....	34,553 33	34,898 87
Vancouver, 1923, 4½ p.c.....	48,666 67	45,746 60
Vancouver, 1927, 6 p.c.....	24,333 33	25,063 33
Winnipeg, 1941, 3½ p.c.....	30,000 00	23,100 00
Winnipeg, 1925, 4 p.c.....	25,000 00	23,000 00
Railway—		
Grand Trunk Pacific Railway 1st mortgage (guaranteed by Dominion of Canada), 1962, 3 p.c.....	170,333 33	107,310 00
Total on deposit with Receiver General.....	\$ 825,173 86	\$ 697,446 37

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE NORTH WEST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—G. R. CROWE.

Vice-President—G. V. HASTINGS.

General Manager—T. L. MORRISEY.

Deputy Manager—THOS. BRUCE.

Principal Office—Winnipeg.

(Incorporated by an Act of the Legislature of the Province of Manitoba, 1880, chapter 37, amended in 1885 by chap. 51; in 1888, by chap. 46, and in 1903 by chap. 62. The above Acts were consolidated and amended by chap. 79, statutes of Manitoba, 1904. Dominion license issued February 6, 1912.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed.....	250,000 00
Amount paid in cash.....	100,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Mortgage loans on real estate, first liens.....	\$ 127,592 25
Amount of loans as above on which interest has been overdue for one year or more previous to statement.....	\$ 23,992 25

Bonds and debentures owned, viz.—

Government—	Par value.	Book value.	Market value.
Dominion of Canada War Loan, 1925, 5 p.c....	\$ 25,000 00	\$ 24,213 80	\$ 24,750 00
Dominion of Canada War Loan, 1937, 5 p.c....	25,000 00	23,933 43	23,933 43
Dominion of Canada, Victory Loan, 1937, 5½ p.c. (10 p.c. of subscription).....	2,500 00	2,500 00	2,500 00
Cities—			
*St. Boniface, 1932, 5 p.c.....	16,000 00	15,092 80	15,040 00
*St. Boniface, 1940, 5 p.c.....	38,815 09	41,616 56	35,709 88
*Winnipeg, 1930, 4 p.c.....	2,000 00	1,800 00	1,780 00
Total par, book and market values.....	\$ 109,315 09	\$ 109,156 59	\$ 103,713 31

Carried out at book value.....	109,156 59
Cash at head office.....	466 79
Cash at Eastern Branch.....	1 70
Cash in Royal Bank of Canada.....	57,744 60
Sinking fund, St. Boniface debts.....	89 07

Total ledger assets.....	\$ 295,051 00
Deduct market value of bonds and debentures under book value.....	5,443 28
	\$ 289,607 72

## OTHER ASSETS.

Interest due, \$1,262.63 accrued, \$3,701.85.....	7,904 48
Agents' balances and premiums uncollected (\$1,019.63 on business prior to October 1, 1917). ..	13,061 24
Bills receivable (overdue).....	120 19
Total assets.....	\$ 310,753 63

\*On deposit with Receiver General.

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## THE NORTH WEST FIRE—Continued.

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of claims, unadjusted.....	\$ 15,779 33
"      "      resisted, in suit (accrued in previous years).....	3,875 00
Total net amount of unsettled claims.....	\$ 19,654 33
Reserve of unearned premiums, \$104,930.87, carried out at 80 per cent.....	83,944 70
Taxes dues and accrued.....	2,316 02
Total liabilities in Canada.....	\$ 105,915 05

(2) *Liabilities in other Countries.*

Net amount of claims, unadjusted.....	\$ 150 00
Reserve of unearned premiums, \$1,865.19; carried out at 80 per cent.....	1,492 15
Total liabilities in other countries.....	\$ 1,642 15
Total liabilities in all countries.....	\$ 107,557 20
Excess of assets over liabilities.....	\$ 203,196 43
Capital stock paid in cash.....	100,000 00
Surplus over liabilities and capital.....	\$ 103,196 43

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 192,899 59	\$ 5,453 27
Deduct reinsurances, \$47,268.74; return premiums, \$21,455.63....	67,117 02	1,607 35
Net cash received for premiums.....	\$ 125,782 57	\$ 3,845 92
Net cash received for premiums in all countries.....		\$ 129,628 49
Received for interest on investments.....		17,148 87
Total income.....		\$ 146,777 36

## EXPENDITURE.

	In Canada.	In other Countries.
Amount paid for claims occurring in previous years.....	\$ 18,795 31	
Deduct savings and salvage, \$2.70; reinsurances, \$5,752.78....	5,755 48	
Net amount paid for said claims.....	\$ 13,039 83	
Amount paid for said claims occurring during the year.....	\$ 108,603 31	\$ 2,154 07
Deduct reinsurances.....	37,474 31	503 95
Net amount paid for said claims.....	\$ 71,129 00	
Total net amount paid for claims.....	\$ 84,168 83	\$ 1,650 12
Total net amount paid for claims in all countries.....		\$ 85,818 95
Commission or brokerage.....		27,631 01
Salaries: Head Office officials, \$7,145.19; directors' fees, \$460, auditor's fees, \$280; travelling expenses, officials, \$500.39.....		8,355 58
Taxes.....		4,515 48
Miscellaneous: expenditure, viz.: Advertising, \$297.90, maps and plans, \$349.25; postage, telegrams, telephones and express, \$649.22; printing and stationery, \$356.55; rents, \$1,175.30; legal expenses, \$10; board fees, \$1,744.60; light, exchange and miscellaneous \$316.80.....		4,899 62
Total, expenditure.....		\$ 131,250 64

## SESSIONAL PAPER No. 8

THE NORTH WEST FIRE—*Concluded.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916.....	\$ 279,524 28
Amount of cash income.....	146,777 36
Total.....	\$ 426,301 64
Amount of cash expenditure.....	131,250 64
Balance, net ledger assets, December 31, 1917.....	\$ 295,051 00

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT  
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$ 372 18
Amount of commission thereon.....	74 44

## SUMMARY OF RISKS AND PREMIUMS.

Fire Risks.	Class of Business.								
	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	12,898	18,586,292	237,756 95	267	358,390	4,410 75	13,165	18,944,682	242,167 70
Taken in 1917—									
New.....	7,488	15,211,918	174,785 79	135	217,786	2,773 21	7,623	15,429,704	177,559 00
Renewed.....	964	1,616,696	22,745 75	175	227,800	2,685 03	1,139	1,844,496	25,430 78
Totals.....	21,350	35,414,906	435,288 49	577	803,976	9,868 99	21,927	36,218,882	445,157 48
Less ceased.....	8,062	14,174,977	177,246 89	281	381,417	4,647 98	8,343	14,556,394	181,894 87
Gross in force at end of 1917.....	13,288	21,239,929	258,041 60	296	422,559	5,221 01	13,584	21,662,488	263,262 61
Less reinsured.....		4,407,170	51,597 15		121,403	1,490 63		4,528,573	53,087 78
Net in force at end of 1917.....	13,288	16,832,759	206,444 45	296	301,156	3,730 38	13,584	17,133,915	210,174 83

8 GEORGE V, A. 1918

# NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—ALFRED F. JAMES.

Secretary—LUBIN M. STUART.

Principal Office—Milwaukee, Wis.

Chief Agent in Canada—W. D. THOMSON.

Head Office in Canada—Regina, Sask.

(Incorporated February 20, 1869. Dominion license issued May 22, 1912, limited to Provinces of Ontario, Manitoba, Alberta, Saskatchewan and British Columbia; extended on April 10, 1913, to include whole Dominion.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz:—

<i>Cities—</i>	Par value.	Market value.
Toronto, 1948, 4 p.c.....	\$ 99,280 00	\$ 84,388 00
Victoria, 1936, 4 p.c.....	54,506 67	44,695 47
<i>Schools—</i>		
Calgary, P., 1950, 4½ p.c.....	17,000 00	13,940 00
Calgary, P., 1951, 4½ p.c.....	16,000 00	13,120 00
Calgary, P., 1952, 4½ p.c.....	2,000 00	1,640 00
Total on deposit with Receiver General.....	\$ 188,786 67	\$ 157,783 47

Carried out at market value.....\$ 157,783 47

## *Other Assets in Canada.*

Cash at head office.....	10 00
Cash in Bank of Nova Scotia, Regina....	8,618 59
Interest accrued.....	2,412 42
Agents' balances and premiums uncollected, viz:—	
Fire (\$18,742.04 on business prior to Oct. 1, 1917).....	\$ 48,389 08
Hail (on business prior to Oct. 1, 1917).....	215 72
Total.....	48,604 80
Office furniture and plans.....	1,000 00
Total assets in Canada.....	\$ 218,429 28

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....	\$ 2,730 32
Net amount of fire claims, unadjusted.....	27,696 00
Total net amount of unsettled claims (\$750 accrued prior to 1917).....	\$ 30,426 32
Reserve of unearned premiums, viz:—	
Fire.....	\$ 149,238 91
Tornado.....	762 74
Total, \$150,001.65; carried out at 80 per cent.....	120,001 32
Taxes due and accrued (estimated).....	2,000 00
Salaries, rent, etc., due and accrued.....	2,000 00
Total liabilities in Canada.....	\$ 154,427 64



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## NORTHWESTERN NATIONAL—Continued.

## INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Hail.	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	215,050 73	1,734 43	519 25
Less reinsurance.....	123 71		
Less return premiums.....	26,822 12	141 90	42 48
Total deduction.....	26,945 83		
Net cash received.....	188,704 90	1,592 53	476 77
Net cash received for premiums for all classes of business.....	\$ 190,774 20		
Cash received for interest on investments.....	7,726 46		
Income received from all other sources in Canada.....	438 85		
Total income in Canada.....	\$ 198,939 51		

## EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Hail.	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years..	27,896 05		
Less savings and salvage.....	9 00		
Less reinsurance.....	1 10		
Total deduction.....	10 10		
Net payment for said claims.....	27,885 95	-614 00	
Paid for claims occurring during the year..	71,010 09		54 25
Less reinsurance.....	40 30		
Net payment for said claims.....	70,969 79		
Total net payment for claims.....	98,855 74	-614 00	54 25
Total net payments for claims for all classes of business.....	\$ 98,295 99		
Commission and brokerage, Fire, \$42,541.64; Other, \$499.50.....	43,041 14		
Taxes, Fire.....	7,046 98		
Salaries, fees and travelling expenses, Fire: Salaries: general and special agents, \$10,819.26; travelling expenses, agents, \$1,736.11...	12,555 37		
Miscellaneous expenditure, Fire, viz.:—Postage, telegrams, telephones and express, \$1,018.13; printing and stationery, \$637.78; rents, \$480; miscellaneous agency expenses, \$12,918.61	15,054 52		
Miscellaneous expenditure, Other, viz.:—Miscellaneous agency expenses.....	137 76		
Total expenditure in Canada.....	\$ 176,131 76		

8 GEORGE V, A. 1918

NORTHWESTERN NATIONAL—*Concluded.*

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	18,719,927	219,207 46	259,150	1,371 35
Taken in 1917, new and renewed.....	19,512,374	234,793 07	116,860	519 25
Totals.....	38,232,301	454,000 53	376,010	1,890 60
Less ceased.....	14,998,584	177,224 68	101,200	532 00
Gross and net in force at end of 1917.....	23,233,717	276,775 85	274,810	1,358 60

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—Major F. ASTLEY CUBITT.

General Manager and Secretary—JOHN LARGE.

Principal Office—Norwich, Eng.

Chief Agent in Canada—JOHN B. LAIDLAW.

Head office in Canada—Toronto, Ont.

(Organized and commenced business 1797. Commenced business in Canada, April, 1880).

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£ 1,100,000	\$5,353,333 33
Amount of capital paid thereon in cash .....	132,000	642,400 00
Debenture Stock (Norwich and London).....	580,000	2,822,666 66

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A</i> ).....	\$ 804,807 52
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*Other Assets in Canada.*

Value of real estate held by the company, 12-14 Wellington St., E., Toronto.....	80,000 00
Cash on hand.....	15,269 31
Cash in banks, viz.:—	
Molsons Bank, Toronto (current account): fire, \$10,748.27; other, \$6,408.53.	\$ 17,156 80
Molsons Bank, Toronto (special account).....	95,133 43
Molsons Bank, Montreal (current account).....	750 00
Molsons Bank, Montreal (special account).....	14,897 31
Imperial Bank, Toronto (special account).....	59,174 90
Imperial Bank, Toronto (current account).....	22,628 56
Imperial Bank, Winnipeg (current account).....	1,000 00
Total cash in banks.....	210,741 00
Agents' balances and premiums uncollected, viz.:—	
Fire..... (\$15,245.95 on business prior to Oct. 1, 1917)...	\$ 86,331 10
Accident..... (\$ 2,219 49 " " 1, 1917)...	5,569 31
Automobile (including Fire Risk)..... (\$ 109 02 " " 1, 1917)...	1,164 42
Automobile (excluding Fire Risk)..... (\$ 811 47 " " 1, 1917)...	2,725 64
Employers' Liability..... (\$ 1,327 82 " " 1, 1917)...	3,916 87
Plate Glass..... (\$ 94 89 " " 1, 1917)...	1,533 26
Sickness..... (\$ 1,678 02 " " 1, 1917)...	4,158 97
Total .....	105,399 57
Office furniture and plans.....	5,000 00
Due from reinsuring companies: auto, \$58.52; plate glass, \$30.75.....	89 27
Total assets in Canada.....	\$ 1,221,306 67

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 68,356 42
Net amount of fire claims, resisted, in suit.....	23,904 45
Net amount of accident claims, unadjusted.....	2,315 00
Net amount of automobile (including fire risk) claims, unadjusted.....	1,302 25
Net amount of automobile (excluding fire risk) claims, unadjusted.....	2,560 00
Net amount of automobile (excluding fire risk) claims, resisted, in suit .....	1,150 00
Net amount of employers' liability claims, unadjusted (\$325 accrued in previous years).....	2,402 00
Net amount of employers' liability claims, resisted, in suit .....	3,000 00
Net amount of plate glass claims, unadjusted.....	3,282 00
Net amount of sickness claims, unadjusted .....	791 00

Total net amount of unsettled claims.....	\$ 109,063 12
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8 GEORGE V, A. 1918

## THE NORWICH UNION FIRE—Continued.

## LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums, viz.:—

Fire .....	\$ 630,901 52
Accident .....	15,368 36
Automobile (including Fire Risk) .....	14,424 61
Automobile (excluding Fire Risk) .....	14,178 34
Employers' Liability .....	11,633 68
Plate Glass .....	5,977 71
Sickness .....	9,841 46

Total, \$711,325.68, carried out at 80 per cent. ....	\$ 569,060 54
Taxes due and accrued .....	11,000 00
Reinsurance premiums due .....	1,481 54
Due and accrued for salaries, rents, etc. ....	8,410 02

Total liabilities in Canada. .... \$ 699,015 22

## INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Accident.	Auto- mobile (including Fire Risk)	Auto- mobile (excluding Fire Risk)	Employ- ers' Liability.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received .....	959,853 38	38,314 03	36,229 62	38,690 74	41,065 24	13,432 50	21,658 24
Less reinsurance .....	11,196 57	1,115 72	300 40	1,139 73	3,342 96	181 30	672 96
Less return premiums .....	123,858 85	7,526 10	4,513 67	7,409 27	7,973 36	3,005 99	4,715 92
Total deduction .....	135,055 42	8,641 82	4,814 07	8,549 00	11,316 32	3,187 23	5,388 88
Net cash received .....	824,797 96	29,672 21	31,415 55	30,131 74	30,648 92	10,295 22	18,610 36

Net cash received for premiums for all classes of business .....	\$ 975,510 99
Cash received for interest .....	49,634 79
Cash received for rents .....	1,992 65
Endorsement fees .....	66 33

Total income in Canada. .... \$1,013,304 73

## SESSIONAL PAPER No. 8

THE NORWICH UNION FIRE—Continued.  
EXPENDITURE IN CANADA.

Claims.	Class of Business.						
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Employers' Liability.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	100,353 07						
Less savings and salvage.....	586 37						
Net payment for said claims.....	99,766 70	797 63	1,055 57	201 20	5,162 14	127 79	1,269 38
Paid for claims occurring during the year..	385,849 54	7,489 05	8,761 93	5,787 02	3,651 43	4,639 42	7,855 51
Less savings and salvage.....	6,909 20		182 50				
Less reinsurance.....	186 34	197 50		81 33	498 72	65 57	512 74
Total deduction.....	7,095 54						
Net payment for said claims.....	378,754 00	7,291 55	8,579 43	5,705 69	3,152 71	4,573 85	7,342 77
Total net payment for said claims.....	478,520 70	8,089 18	9,635 00	5,906 89	8,314 85	4,701 64	8,612 15
Total net payments for claims for all classes of business							\$ 523,780 41
Commission and brokerage, Fire, including automobile (including fire risk)							\$161,927.48;
Other, \$34,908.39							196,835 87
Taxes, Fire, including automobile (including fire risk)							\$22,534.98; Other, \$2,056.58
Salaries, fees and travelling expenses: Fire; Salaries, Head office, \$56,911.48; fees—directors, \$375; auditors, \$530; travelling expenses, officials, \$5,527.11.							24,591 56
Salaries, fees and travelling expenses: Other; Salaries, Head office, \$14,158.54; fees—auditors, \$305, travelling expenses, Officials, \$2,109.66							63,463 59
Miscellaneous expenditure: Fire; Advertising, \$4,520.60; furniture and fixtures, \$1,499.32; legal expenses, \$145.45; maps and plans, \$2,118.75; postage, telegrams, telephones and express, \$7,951.27; printing and stationery, \$6,809.50; underwriters' boards, associations, etc., \$8,835.72; sundry charges, \$7,281.95; Winnipeg office expenses, \$433.57 rents, \$1,050							16,573 20
Miscellaneous expenditure: Other; Advertising, \$3,065.94; furniture and fixtures, \$209.40; inspections and surveys, \$240.80; postage, telegrams, telephones and express, \$749.02; printing and stationery, \$3,420.70; rents, \$750; underwriters' boards, associations, etc., \$379.20; sundry charges, \$1,156.76; Winnipeg office expenses, \$4,447.12; automobile expense, \$1,130.44, legal fees, \$35							43,616 13
							15,575 38
Total expenditure in Canada.....							\$ 884,466 14

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Accident.		Automobile (including Fire Risk.)	
	Amount. \$	Premiums. \$ cts.	Amount. \$	Premiums. \$ cts.	Amount. \$	Premiums. \$ cts.
Gross in force at end of 1916.	99,974,766	1,154,536 31	3,724,550	19,710 79	1,010,042	18,509 69
Taken in 1917—New.....	60,539,692	671,626 31	4,028,000	21,982 72	2,644,972	36,156 80
Renewed.....	25,753,123	294,591 49	4,765,050	19,596 50		
Totals.....	186,267,581	2,120,754 11	12,517,600	61,290 01	3,655,014	54,666 49
Less ceased.....	77,658,923	881,349 32	6,248,750	29,357 55	1,959,904	25,716 88
Gross in force at end of 1917.	108,608,658	1,239,404 79	6,268,850	31,932 46	1,695,110	28,949 61
Less reinsured.....	1,352,592	12,648 57	310,500	1,195 74	6,683	100 39
Net in force at end of 1917..	107,256,066	1,226,756 22	5,958,350	30,736 72	1,688,427	28,849 22

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**THE NORWICH UNION FIRE—Concluded.**  
**SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.**

Risks and Premiums.	Class of Business.					
	Automobile (excluding Fire Risk.)		Employers' Liability.		Plate Glass.	Sickness.
	Amount.	Premiums.	Amount.	Premiums.	Premiums.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1916	2,502,785	15,906 77	1,676,666	19,460 38	10,206 31	12,525 77
Taken in 1917—New.....	5,839,000	31,603 14	1,672,500	32,290 45	7,946 87	14,039 76
Renewed.....	1,681,420	8,675 04	750,000	7,250 36	4,905 07	12,950 55
Totals.....	10,023,205	56,184 95	4,099,166	59,001 19	23,058 25	39,516 08
Less ceased.....	4,369,535	26,721 26	2,146,666	33,357 68	11,681 28	19,225 31
Gross in force at end of 1917.	5,653,670	29,463 69	1,952,500	25,643 51	11,376 97	20,290 77
Less reinsured.....	54,000	1,107 00	82,500	2,376 14	342 71	607 85
Net in force at end of 1917..	5,599,670	28,356 69	1,870,000	23,267 37	11,034 26	19,682 92

SCHEDULE A.

Bonds and debts. on deposit with the Receiver General.

	Par value.	Market value.
<i>Governments—</i>		
Canada inscribed stock, 1938, 3 p.c.....	\$ 26,766 66	\$ 19,807 33
Canada inscribed stock, 1930/1950, 3½ p.c.....	97,333 33	74,946 66
Canada Reg'd. stock, 1940/1960, 4 p.c.....	73,000 00	61,320 00
Canada War Loan, 1925, 5 p.c.....	101,000 00	99,990 00
Prov. of New Brunswick, 1938, 3 p.c.....	29,200 00	21,608 00
Prov. of Ontario, 1939, 4 p.c.....	10,000 00	8,700 00
Prov. of Ontario, 1941, 4 p.c.....	20,000 00	17,400 00
Prov. of Saskatchewan, 1954, 4½ p.c.....	9,733 33	8,370 66
<i>Cities—</i>		
Calgary, 1933, 4½ p.c.....	30,000 00	26,100 00
Edmonton, 1924, 4½ p.c.....	9,800 00	9,016 00
London, 1921, 4 p.c.....	15,000 00	14,400 00
Montreal permanent debenture stock, 3 p.c.....	24,333 33	14,600 00
Montreal, 1942, 3½ p.c.....	34,066 67	26,572 00
Montreal stg. stock, 1932, 4 p.c.....	14,600 00	12,994 00
Ottawa, 1931, 4 p.c.....	44,286 67	39,858 00
Quebec stock, 1962, 3½ p.c.....	37,960 00	27,331 20
Toronto, 1929, 3½ p.c.....	90,033 33	78,329 00
Toronto, 1944, 3½ p.c.....	38,933 33	30,368 00
Toronto, 1948, 4 p.c.....	29,200 00	24,820 00
Vancouver, 1944, 4 p.c.....	16,000 00	12,480 00
Vancouver, 1946, 4 p.c.....	20,000 00	15,400 00
Victoria, 1936, 4 p.c.....	19,466 67	15,962 67
Victoria, 1961, 4 p.c.....	9,733 33	7,300 00
Winnipeg, 1938, 3½ p.c.....	6,000 00	4,740 00
Winnipeg, 1923, 4 p.c.....	8,000 00	7,520 00
Winnipeg, 1925, 4 p.c.....	20,000 00	18,400 00
<i>District—</i>		
South Vancouver, 1959, 5 p.c.....	10,000 00	8,500 00
<i>Railway—</i>		
Can. Nor. Ry. cons. 1st mtge. (g'teed by Prov. of Manotoba), 1930, 4 p.c.....	58,400 00	50,224 00
<i>Miscellaneous—</i>		
Can. Perin. Mortgage Corporation, 1919, 4½ p.c.....	25,000 00	25,000 00
Toronto Harbour Commrs. (g'teed by City of Toronto) 1953, 4½ p.c.....	25,000 00	22,750 00
Total on deposit with Receiver General.....	\$ 952,846 65	\$ 804,807 52

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE OCCIDENTAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—RANDALL DAVIDSON.

Vice-President and Secretary—C. A. RICHARDSON.

Principal Office—Winnipeg, Man.

(Incorporated by an Act of the Legislature of the Province of Manitoba, chapter 65 of the Statutes of 1902. Incorporated, June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 139. Dominion license issued, May 5, 1909.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....	\$ 500,000 00
Amount paid thereon in cash.....	174,762 70

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate (Lot 17 and 18 B. 3 Calgary).....	\$ 6,000 00
Amount secured by way of loans on real estate, first liens.....	119,344 29
Mortgage charges recoverable.....	23 28

Bonds and debentures owned by the company, viz.:

<i>Coverments—</i>	Par value.	Book value.	Market value.
Dominion of Canada War Loan, 1925, 5 p.c.....	\$ 25,000 00	\$ 24,305 25	\$ 24,750 00
Dominion of Canada War Loan, 1931, 5 p.c.....	25,000 00	24,213 75	24,750 00
Dominion of Canada War Loan, 1937, 5 p.c.....	52,000 00	49,686 82	49,686 82
Dominion of Canada Victory Loan, 1937, 5½ p.c.....	2,500 00	2,500 00	2,500 00
*Province of Manitoba (Telegraph and Telephone Systems), 1947, 4 p.c.....	55,000 00	55,000 00	45,100 00
*Province of Manitoba, 1920, 5 p.c.....	10,000 00	10,000 00	9,900 00
United Kingdom of Great Britain and Ireland, gold notes, 1918, 5½ p.c.....	25,000 00	24,993 63	24,993 63
<i>District—</i>			
*Greater Winnipeg Water Dist., 1920, 5 p.c.	40,000 00	39,569 34	39,600 00
<i>Schools—</i>			
Huntley, Alta., 1918-1919, 5½ p.c.....	300 00	300 00	297 00
Waldron, Alta., 1918-1920, 5 p.c.....	750 00	750 00	735 00
Flying Arrow, Sask., 1918-1919, 5½ p.c.....	300 00	300 00	297 00
Echo, Sask., 1918-1919, 5½ p.c.....	200 00	200 00	198 00
<i>Miscellaneous—</i>			
Canada Permanent Mortgage Corporation, 1920, 4½ p.c.....	15,000 00	15,000 00	15,000 00
Total par, book and market values....	\$ 251,050 00	\$ 246,818 79	\$ 237,807 45

Carried out at book value.....	246,818 79
Cash at head office ...	8,714 68

Cash in banks, viz.:

Royal Bank of Canada, Winnipeg, (current account).....	\$ 30,316 83
Royal Bank of Canada, Winnipeg, (investment account).....	31,002 71
Royal Bank of Canada, Montreal, (current account).....	16,504 21

Total cash in banks.....	77,823 75
Advances to travellers.....	93 44

Total ledger assets.....	\$ 453,818 23
Deduct market value of bonds and debentures under book value.....	9,011 34

\$ 449,806 89

\*On deposit with Receiver General.

8 GEORGE V, A. 1918

## THE OCCIDENTAL FIRE—Continued.

## OTHER ASSETS.

Interest due, \$2,235.28; accrued, \$7,083.56.....	\$	9,318 84
Agents' balances and premiums uncollected (\$46.20 on business prior to Oct. 1, 1917).....		48,701 08
Office furniture, \$1,000; maps and plans, \$4,000.....		5,000 00
Accrued commission on licensed reinsurance premiums.....		255 59
Amount due for reinsurance losses.....		12 86
Total assets.....	\$	513,095 26

## LIABILITIES.

Total net amount of claims, unadjusted.....	\$	20,116 27
Reserve of unearned premiums, \$140,416.54; carried out at 80 per cent.....		112,333 23
Reserve of unlicensed reinsurance, unsecured.....		1,716 78
Held in trust for unlicensed reinsuring companies.....		3,921 20
Interest paid in advance.....		449 48
Taxes due and accrued (War Tax).....		814 54
Due for reinsurance premiums.....		1,708 83
Balance retained on account of reinsurance.....		54,526 40
Interest accrued on treaty Co. reserve.....		869 03
Total liabilities in Canada.....	\$	196,455 81
Surplus of assets over liabilities.....	\$	316,639 45
Capital stock paid in cash.....		174,762 70
Surplus over all liabilities and capital stock paid up.....	\$	141,876 75

## INCOME

Gross cash received for premiums.....	\$	372,264 61
Deduct reinsurances, \$131,069.97; return premiums, \$82,781.19.....		213,851 16
Net cash received for said premiums.....	\$	158,413 45
Received for interest on investments.....		21,120 80
Total income.....	\$	179,534 25

## EXPENDITURE.

	In Canada.	
Amount paid for claims occurring in previous years.....	\$	23,229 53
Deduct reinsurances.....		10,028 26
Net amount paid for said claims.....	\$	13,201 27
Amount paid for claims occurring during the year.....	\$	126,135 73
Deduct reinsurances.....		57,525 02
Net amount paid for said claims.....	\$	68,610 71
Total net amount paid for claims.....	\$	81,811 98
Commission or brokerage.....		17,657 33
Paid for salaries: H.O. officials, general and special agents, \$14,111.11; directors' fees, \$125; auditors' fees, \$394.35; travelling expenses: officials and agents, \$5,948.25.....		18,578 71
Taxes.....		7,332 02
Miscellaneous expenditure, viz.: Advertising, \$612.36; maps and plans, \$347.18; printing and stationery, \$4,638.15; postage, telegrams, telephones and express, \$1,665.36; legal expenses, \$36.55; boards, tariff associations, etc., \$2,838.90; sundries, \$3,299.25; rents, \$1,146.16; mortgage and real estate expenses, \$1,159.55; furniture and fixtures, \$113.18...		15,856 64
Total expenditure.....	\$	141,236 68

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1916.....	\$	362,073 06
Amount of income as above.....		179,534 25
Total.....	\$	541,607 31
Amount of expenditure as above.....		141,236 68
Balance, net ledger assets, at December 31, 1917 (\$458,818.23, less deposits \$58,447.60 held for reinsuring companies.....)	\$	400,370 63



## SESSIONAL PAPER No. 8

THE OCCIDENTAL FIRE—*Concluded.*STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT  
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies.....	\$	95,670 73
Amount of commission thereon.....		28,701 17
Amount of losses recovered from said companies.....		54,897 41
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$50,937 72; carried out at 80 per cent. ....		40,750 18
Amount of losses due and recoverable.....		15,493 00
Amount of cash or other securities held as security for recovery of claims, etc.....		54,526 40

## SUMMARY OF RISKS AND PREMIUMS.

Risks.	Class of Business.		
	In Canada.		
	No.	Amount.	Premiums.
		\$	\$ cts.
Gross in force at end of 1916.....	10,386	17,716,110	292,379 37
Taken in 1917, new and renewed.....	9,989	23,388,893	381,631 48
Totals .....	20,375	41,135,003	674,010 85
Less ceased.....	7,206	16,010,004	281,204 02
Gross in force at end of 1917.....	13,169	25,124,999	392,806 83
Less reinsured.....		8,907,483	128,269 06
Net in force at end of 1917.....	13,169	16,217,516	264,537 77

8 GEORGE V, A. 1918

# THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—E. R. OWEN.

Secretary—T. M. E. ARMSTRONG.

Principal Office—London, Eng.

General Manager for Canada—CHAS. H. NEELY.

Head Office in Canada—Toronto, Ont.

(Incorporated under the Companies' Acts, 1862 and 1867. Empowered by special Act of Parliament in 1871. Commenced business in Canada September, 1, 1895.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 5,000,000 00
Amount subscribed.....	3,107,000 00
Amount paid in cash.....	861,540 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General ( <i>For details, see Schedule A.</i> ).....	\$ 583,661 34
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### *Other Assets in Canada.*

Value of real estate (building and lot in Regina, Sask.).....	6,605 59
Market value of bonds held by Company ( <i>For details, see Schedule B.</i> ).....	59,500 00
Associated companies, Manitoba.....	11,772 32
Cash at head office and branches.....	825 00
Cash in banks, viz.:—	
Bank of Montreal, Toronto.....	\$ 215,104 99
Bank of Montreal, Vancouver.....	2,145 19
Royal Bank of Canada, Toronto.....	28,978 75
Total cash in banks.....	246,228 93
Deposits with Underwriters' Association.....	1,200 00
Expenses advanced.....	2,085 55
Claims recoverable.....	691 80
Cash deposit with Manitoba Government (Workmen's Compensation).....	5,158 46
Agents' balances and premiums uncollected, viz.:—	
Fire, (\$2,232.88 on business prior to Oct. 1, 1917).....	\$ 39,867 38
Accident, (\$1,289.07 on business prior to Oct. 1, 1917).....	19,249 75
Automobile, including Fire Risk, (\$434.06 on business prior to Oct. 1, 1917).....	4,134 98
Automobile, excluding Fire Risk, (\$438.19 on business prior to Oct. 1, 1917).....	2,190 68
Burglary (\$32.77, on business prior to Oct. 1, 1917).....	267 58
Plate Glass, (\$213.65 on business prior to Oct. 1, 1917).....	5,990 24
Sickness, (\$644.53 on business prior to Oct. 1, 1917).....	9,624 87
Employers' Liability, (\$1,558.51 on business to Oct. 1, 1917).....	36,363 39
Guarantee, (\$342.57 on business to Oct. 1, 1917).....	2,518 17

Net amount of agents' balances and premiums uncollected..... 120,207 04

Total assets in Canada..... \$ 1,037,936 03

## SESSIONAL PAPER No. 8

THE OCEAN ACCIDENT AND GUARANTEE—*Continued.*

## LIABILITIES IN CANADA.

Net amount of unsettled claims—		
Fire, unadjusted.....	\$ 19,705 00	
Accident, unadjusted.....	14,465 00	
Accident, resisted in suit.....	1,500 00	
Automobile, (including Fire Risk) unadjusted.....	650 00	
Automobile (excluding Fire Risk), unadjusted.....	15,950 00	
Employers' Liability, unadjusted.....	98,593 00	
Guarantee, unadjusted.....	3,525 00	
Plate Glass, unadjusted.....	1,105 00	
Sickness, unadjusted.....	5,865 00	
Total net amount of unsettled claims .....	\$ 161,358 00	
Reserve or unearned premiums—		
Fire.....	\$ 163,864 69	
Accident.....	80,912 35	
Automobile (including Fire Risk).....	15,826 94	
Automobile (excluding Fire Risk).....	38,266 36	
Burglary.....	1,018 40	
Employers' Liability.....	47,223 19	
Guarantee.....	12,511 03	
Plate Glass.....	46,361 75	
Sickness.....	34,480 97	
Total net reserve of unearned premiums, \$440,765.68; carried out at 80 per cent.....	\$52,612 55	
Due and accrued for taxes (estimated).....	10,000 00	
Reinsurance premiums due.....	1,377 77	
Total liabilities in Canada.....	\$ 525,348 32	

## INCOME IN CANADA.

Premiums.	Class of Business.								
	Fire.	Accident	Auto- mobile (including Fire Risk.)	Auto- mobile (exclud- ing Fire Risk.)	Burg- lary.	Employ- ers' Liability	Guar- antee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received..	307,490 43	216,715 56	46,470 60	107,278 44	2,079 50	304,516 90	37,651 68	59,627 94	91,793 35
Less reinsurance..	4,611 64	11,538 71	14,500 68	142 80	231 54	642 41	5,803 84	63 95	4,552 32
Less returns premiums	52,242 25	38,142 62	4,717 02	25,697 86	650 53	38,300 36	5,321 26	11,602 87	16,453 35
Total deduc- tion.	56,853 89	49,681 33	19,217 70	25,840 66	882 07	38,942 77	11,125 10	11,666 82	21,005 67
Net cash re- ceived..	250,636 54	167,034 23	27,252 90	81,437 78	1,197 43	265,574 13	26,526 58	47,961 12	70,787 68

Net cash received for premiums for all classes of business.....	\$ 938,408 39
Cash received for interest on investments.....	6,335 27
Rents.....	330 31
Total income in Canada.....	\$ 945,073 97

8 GEORGE V, A. 1918

## THE OCEAN ACCIDENT AND GUARANTEE—Continued.

## EXPENDITURE IN CANADA.

Claims.	Class of Business.								
	Fire.	Accident.	Auto- mobile (including Fire Risk.)	Auto- mobile (excluding Fire Risk.)	Burg- lary.	Employ- ers' Liability	Guar- antee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years.....	6,840 22	17,234 46		6,395 52		47,270 95	—856 89	732 77	5,783 25
Paid for claims occurring during the year.....	110,288 59	40,742 40	12,801 83	15,441 25	413 50	68,238 59	190 50	10,058 16	23,867 43
Less reinsurance.....	433 89	2,580 51	4,482 09				57 92		2,511 02
Less recoveries.....									
Net payment for said claims.....	109,854 70	38,161 89					132 58		21 356 41
Total net payment for claims.....	116 694 92	55,396 35	3,319 74	21,842 77	413 50	115,509 54	—724 31	19,790 93	27,139 66
Total net payments for claims for all classes of business.....	\$ 364,383 10								
Commission and brokerage, Fire, \$50,107.84; Other, \$159,244.68.....	209,352 52								
Taxes, Fire, \$2,090.58; Other, \$15,333.71.....	17,424 59								
Salaries, fees and travelling expenses, Fire:—Salaries:—head office, \$6,580.20; general and special agents, \$5,009.04; Fees, directors, \$7.44; auditors, \$72.24; travelling expenses: officials, \$217.32; agents, \$1,178.40.....	13,064 64								
Salaries, fees and travelling expenses, Other:—Salaries:—head office, \$48,255.04; general and special agents, \$36,733.18; Fees, directors, \$55.06; auditors', \$527.76; travelling expenses: officials, \$1,594; agents, \$8,642.40.....	95,807 44								
Miscellaneous expenditure, Fire, viz.:—Advertising, \$587.76; furniture and fixtures, \$228.24; inspections and surveys, \$323; maps and plans, \$1.174; postage, telegrams, telephones and express, \$807.12; printing and stationery, \$1,467.60; rents, \$1,224.24; underwriters' boards, associations, etc., \$537.84; general expenses, \$108.48; bad debts, \$89.28;.....	6,547 56								
Miscellaneous expenditure, Other, viz.:—Advertising, \$4,310.54; furniture and fixtures, \$1,674.37; inspections and surveys, \$2,861.08; legal expenses, \$375.55; medical examiners' fees, \$900; postage, telegrams, telephones and express, \$5,919.36; printing and stationery \$10,762.56; rents, \$8,978.06; underwriters' boards, associations, etc., \$3,944.49; Manitoba Compensation Board, \$1,677.71 bad debts, \$654.78; general expenses, \$1,195.33, pay roll audit, \$834.89.....	44,288 72								
Total expenditure in Canada.....	\$ 750,863 57								

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.				
	Fire.		Accident.		Automobile. (including Fire Risk.)
	Amount.	Premiums.	Amount.	Premiums.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$ cts.
Gross in force at end of 1916.....	14,788,772	172,060 04	16,362,616	170,710 99	9,172 69
Taken in 1917, new and renewed.....	29,224,665	323,650 86	30,496,552	203,199 68	49,176 78
Totals.....	44,013,437	495,710 90	56,859,168	373,910 67	58,349 47
Less ceased.....	17,042,306	189,681 19	31,065,282	200,573 45	13,770 95
Gross in force at end of 1917.....	26,971,131	306,029 71	25,793,886	173,337 22	44,578 52
Less reinsured.....	495,892	3,475 26	1,951,000	11,512 51	12,924 63
Net in force at end of 1917.....	26,475,239	302,554 45	23,842,886	161,824 71	31,653 89

## SESSIONAL PAPER No. 8

THE OCEAN ACCIDENT AND GUARANTEE—*Continued.*SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums:	Class of Business.					
	Automobile. (excluding Fire Risk.)		Burglary.		Employers' Liability	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916	7,651,215	54,079 61	3,500	43 12	9,315,616	100,562 78
Taken in 1917, new and renewed.....	19,351,008	99,623 78	289,483	2,407 38	9,388,370	100,349 81
Totals.....	27,002,223	153,703 39	292,983	2,450 50	18,703,986	200,912 59
Less ceased.....	8,724,770	77,170 67	8,500	689 80	9,100,116	105,764 28
Gross in force at end of 1917	18,277,453	76,532 72	284,483	1,760 70	9,603,870	95,148 31
Less reinsured.....			12,500	231 54		658 07
Net in force at end of 1917....	18,277,453	76,532 72	271,983	1,529 16	9,603,870	94,490 24

Risks and Premiums.	Class of Business.			
	Guarantee.		Plate Glass.	Sickness.
	Amount.	Premiums.	Premiums.	Premiums.
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1916.....	7,726,885	28,969 60	68,200 45	71,978 10
Taken in 1917, new and renewed.....	9,607,402	35,020 34	60,363 76	87,227 32
Totals.....	17,334,287	63,989 94	128,564 21	159,205 42
Less ceased.....	7,968,608	30,945 64	47,515 44	85,540 46
Gross in force at end of 1917.....	9,365,679	33,044 30	81,048 77	73,664 96
Less reinsured.....	1,721,371	6,630 34	21 00	4,703 01
Net in force at end of 1917.....	7,644,308	26,413 96	81,027 77	68,961 95

## SCHEDULE A.

Bonds and debts. owned, viz.:—

On deposit with Receiver General—

Governments—

	Par value.	Market value.
Canada stock, 1930/1950, 3½ p.c.....	\$ 4,866 67	\$ 3,747 34
Prov. of Ontario, 1946, 3½ p.c.....	53,533 33	40,685 33
Prov. of Quebec, inscribed, 1937, 3 p.c.....	102,200 00	74,606 00
Prov. of Quebec inscribed, 1928, 4 p.c.....	12,166 67	11,071 67
British War Loan, 1929/1947, 5 p.c.....	254,431 16	232,042 67
Guaranteed Stock (Irish Land Act). 1933 or later, 2½ p.c.....	48,666 67	25,793 34
New South Wales, 1935, 3 p.c.....	36,500 00	25,915 00

8 GEORGE V, A. 1918

THE OCEAN ACCIDENT AND GUARANTEE—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debts owned—*Concluded.**On deposit with Receiver General—Concluded.*

<i>Cities—</i>	Par value.	Market value.
Montreal (St. Henri), 1950, 4 p.c.....	\$ 20,000 00	\$ 16,400 00
Toronto, 1919, 4 p.c.....	48,666 67	43,180 00
Westmount, 1934, 4 p.c.....	25,000 00	22,000 00
Winnipeg, 1936, 4 p.c.....	24,333 33	20,926 66
Winnipeg, 1940, 5 p.c.....	24,333 34	20,440 00
<i>Railways—</i>		
C.N.R. 1st Mtge. Cons. deb. stk. (g't'd by prov. of Man.), 1930, 4 p.c.....	34,066 67	29,297 33
C.N.R., Ont. Div., (g't'd by Prov. of Man.), 1930, 4 p.c.....	14,600 00	12,556 00
Total on deposit with Receiver General.....	<u>\$ 703,364 51</u>	<u>\$ 583,661 34</u>

## SCHEDULE B.

*Held by Company, viz.:—*

Dominion of Canada War Loan, 1931, 5 p.c.....	\$ 50,000 00	\$ 49,500 00
Dominion of Canada Victory Loan, 1937, 5½ p.c. (10 p.c. of subscription).....	10,000 00	10,000 00
Total, held by the Company.....	<u>\$ 60,000 00</u>	<u>\$ 59,500 00</u>

*(For General Business Statement, see Appendix.)*

SESSIONAL PAPER No. 8

## THE PACIFIC COAST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—D. H. WILSON, M. D.

Vice-Presidents—W. H. MALKIN and J. B. MATHERS.

Managing Director—T. W. GREER.

Secretary—F. H. GODFREY.

Principal Office—Vancouver, B. C.

(Incorporated by an Act of the Legislature of the Province of British Columbia, chapter 54 of the statutes of 1890, amended by chapter 61 of the statutes of 1906. Reincorporated in 1908 by an Act of the Parliament of the Dominion of Canada, being chapter 143 of the statutes of 1907-1908. Dominion license issued November 5, 1908.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed .....	831,600 00
Amount paid in cash.....	587,821 87
Premiums paid on treasury stock (1908 to 1916). ....	164,513 49

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate (less encumbrances). (For details, see Schedule A.).....	\$ 189,300 55
Amount secured by way of loans on real estate, first liens.....	246,466 85
The same, second liens.....	3,882 00
Book value of bonds and debts. (For details, see Schedule B.).....	472,485 03
Book value of stock. (For details, see Schedule C.).....	27,594 00
Cash at head office.....	2,374 15
Cash in banks, viz.:—	
Royal Bank of Canada (savings account).....	\$ 25,465 31
Royal Bank of Canada (current account).....	20,438 18
Total cash in banks.....	45,903 49
Total ledger assets.....	\$ 988,006 07
Deduct market value of bonds, debts. and stock under book value.....	17,895 31
	\$ 970,110 76

## OTHER ASSETS.

Interest due, \$2,916.34; accrued, \$4,028.23.....	6,944 57
Agents' balances and premiums uncollected (\$359.01 on business prior to Oct. 1, 1917).....	30,015 63
Office furniture and fixtures, \$1,158.17; maps and plans, \$4,061.59.....	5,219 76
Due for reinsurance losses.....	6,661 29
Total assets.....	\$ 1,018,952 01

## LIABILITIES.

## (1) Liabilities in Canada.

Net amount of claims, unadjusted.....	\$ 16,146 45
Reserve of unearned premiums, \$89,663.48; carried out at 80 per cent.....	71,730 78
Taxes due and accrued.....	892 80
Reinsurance premiums due.....	25,403 08
Reinsuring companies' deposit accounts.....	20,333 82
Investment reserve fund.....	131,737 66
Total liabilities in Canada.....	\$ 266,244 59

8 GEORGE V, A. 1918

## THE PACIFIC COAST—Continued.

## LIABILITIES—Concluded.

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, \$7,017.49; carried out at 80 per cent.....	\$	5,613 96
Total liabilities in other countries.....	\$	5,613 99
Total liabilities in all countries, (except capital stock).....	\$	271,858 58
Excess of assets over liabilities.....	\$	747,093 43
Capital stock paid in cash.....		587,821 87
Surplus over liabilities and capital.....	\$	159,271 56

## INCOME

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 188,883 32	\$ 47,128 77
Deduct reinsurances, \$60,304.95; return premiums \$31,998.85.....	89,340 60	2,963 20
Net cash received for premiums.....	\$ 99,542 72	\$ 44,165 57
Total net cash received for premiums in all countries.....	\$	143,708 29
Received for interest on investments and dividend on stock.....		18,763 67
Rents.....		602 90
Premium on Treasury Stock.....		150 00
Profit on sale of securities.....		371 64
Total.....	\$	163,595 90
Received for calls on capital.....		400 00
Total income.....	\$	163,995 90

## EXPENDITURE.

	In Canada.	In other Countries.
Amount paid for claims occurring in previous years.....	\$ 4,946 09	\$ 9,259 35
Deduct reinsurances.....	647 58	
Net amount paid for said claims.....	\$ 4,298 51	
Amount paid for claims occurring during the year.....	\$ 78,523 77	18,770 73
Deduct, savings and salvage, \$3,814.43; reinsurances, \$32,426.33.....	36,240 76	
Net amount paid for said claims.....	\$ 42,283 01	
Total net amount paid for claims.....	\$ 46,581 52	\$ 28,030 68
Total net amount paid for claims in all countries.....	\$	74,611 60
Commission or brokerage.....		23,929 23
Paid for salaries: Home Office officials and staff, \$13,562.56, do., general and special agents, \$135; fees: directors, \$720; auditors, \$200; travelling expenses, \$721.55.....		15,339 11
Taxes and licenses.....		4,460 29
Miscellaneous expenditure, viz.: Adjustment expenses, \$425.22; rents, \$1,380; maps and plans, \$641.83; advertising, \$956.87; postage, telephone, express and telegrams, \$1,141.17; miscellaneous expenses, \$289.74; underwriters' boards, tariff associations, etc., \$1,929.41; legal fees, \$10.70; patriotic fund, \$500; printing and stationery, \$725.79; investment expenses, \$2,522.29; furniture and fixtures, \$7.25.....		10,530 27
Total expenditure.....	\$	128,870 50

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916.....	\$	932,695 99
Amount of income as above.....		163,995 90
Total.....	\$	1,096,691 89
Amount of expenditure as above.....	\$	128,870 50
Amount written off ledger assets.....		149 14
Total.....		129,019 64
Balance, net ledger assets (\$988,006.07, less reinsurance companies' deposits, \$20,333.82) at December 31, 1917.....	\$	967,672 25



## SESSIONAL PAPER No. 8

## THE PACIFIC COAST—Continued.

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 54,421 98
Amount of commission thereon.....	16,607 13
Amount of losses recovered from said companies.....	29,376 84
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$37,765.20; carried out at 80 per cent.....	30,212 16
Amount of losses due and recoverable from such companies and adjusting expenses.....	26,803 75
Amount of reinsurance premiums payable to such companies (net).....	23,409 06
Amount of cash or other securities held as security for recovery of losses.....	20,333 82

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916	16,891,201	242,999 07	3,536,526	13,298 99	20,427,727	256,298 06
Taken in 1917, new and renewed.....	16,850,265	196,159 25	10,366,478	42,233 34	27,216,743	238,392 59
Totals.....	33,741,466	439,158 32	13,903,004	55,532 33	47,644,470	494,690 65
Less ceased.....	13,864,439	174,305 17	10,454,346	41,497 34	24,318,785	215,802 51
Gross in force at end of 1917	19,877,027	264,853 15	3,448,658	14,034 99	23,325,685	278,888 14
Less reinsured.....	6,975,066	86,453 98	.....	.....	6,975,066	86,453 98
Net in force at end of 1917..	12,901,961	178,399 17	3,448,658	14,034 99	16,350,619	192,434 16

## SCHEDULE A.

Real estate owned by the Company, viz.:—	Actual cost.	Book value.
South Vancouver, B.C., R.E. No. 9, Lot 2, Blk. 123, D.L. 51.....	\$ 840 97	\$ 846 57
Vancouver, B.C., Lots 1, 2 and 3, Blk. 44, D.L. 541.....	.....	162,994 81
Vancouver, B.C., R.E. No. 1; Lot 3 Re subdiv. Lots 1 to 51 and 86 to 101, Blk. 151, D.L. 264 A., Vancouver.....	2,256 30	2,242 55
Vancouver, B.C., R.E. No. 2, Subdiv. A. of Lot 1 and W. $\frac{1}{2}$ Lot 2, Blk. 25, D.L. 540, Vancouver.....	4,878 00	4,828 20
Vancouver, B.C., R.E. No. 3, Sub. B. of Lot 1 and W. $\frac{1}{2}$ Lot 2, Blk. 25 D.L. 540, Vancouver.....	3,713 95	3,921 40
Vancouver, B.C., R.E. No. 4, Lot 10, Blk. 354, D.L. 526.....	9,429 61	9,780 90
Vancouver, B.C., R.E. No. 5, Subdiv. D. of Lots 21 and 22 Blk. 94, D.L. 301, Vancouver.....	942 79	965 79
Vancouver, B.C., R.E. No. 7, Lot 18, Subdiv. of Lots 12 to 22 Blk. 99, D.L. 301, Vancouver.....	958 38	1,233 38
Chilliwack, B.C., farm 60 acres.....	1,076 99	2,486 95
Totals.....	\$ 24,096 99	\$ 189,300 55

THE PACIFIC COAST—*Concluded.*

## SCHEDULE B.

Bonds and debentures owned by the Company:—

	Par value.	Book value.	Market value.
<i>Governments—</i>			
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	\$ 50,000 00	\$ 48,699 40	\$ 48,699 40
Anglo-French External Loan, 1920, 5 p.c.....	40,000 00	37,565 61	37,565 61
<i>Cities—</i>			
*Edmonton, 1933 to 1941, 4½ p.c.....	14,862 98	13,877 30	12,633 53
*Edmonton, 1934 to 1942, 4½ p.c.....	43,236 91	40,369 54	36,319 00
<i>Twp.—</i>			
*Richmond, B.C., 1962, 4½ p.c.....	2,000 00	1,663 20	1,520 00
Richmond, B.C., 1962, 4½ p.c.....	18,000 00	14,968 80	13,680 00
<i>Miscellaneous—</i>			
†National Finance Co., Ltd., 1914 and 1915, 9 p.c	206,787 66	206,787 66	206,787 66
†National Finance Co., Ltd., 1916, 9 p.c .....	58,000 00	58,000 00	58,000 00
†Richlands Orchard Co. (g'teed by National Finance Co., Ltd.), 1915, 8 p.c.....	53,000 00	50,553 52	50,553 52
Total par, book, and market values.....	<u>\$ 485,887 55</u>	<u>\$ 472,485 03</u>	<u>\$ 465,758 72</u>

## SCHEDULE C.

Stock owned by the Company, viz.:—

	Par value.	Book value.	Market value.
219 shares British Columbia Permanent Loan Company of Vancouver, B.C., permanent stock.....	\$ 21,900 00	\$ 27,594 00	\$ 16,425 00

\*On deposit with Receiver General.

†The National Finance Company is in liquidation and the Department is unable to place a value upon these debentures. The debentures are secured by the hypothecation of certain parcels of real estate in Vancouver and Lulu Island. The Department had an independent valuation of this real estate made in March, 1915, and the valuator stated that as real estate of any description was practically unsaleable at that time, it was impossible to estimate what the properties might sell for, but his estimate of the values in ordinary or normal times of the Vancouver properties remaining in the hands of the Company as at Dec. 31, 1917, was \$239,550 and of the Lulu Island property, \$1,500, making a total of \$241,050 against which there are encumbrances of \$60,000, leaving the net value \$181,050. There is, therefore, a difference between the value of the properties and the book value of the debentures of \$83,737.66, and this amount is included in the liabilities as an investment reserve fund. The liquidator of the National Finance Company has certified to the hypothecation of the real estate and has stated that the creditors of the National Finance Company, other than the Pacific Coast Fire Insurance Company, have no claim whatsoever upon the said properties, until the claim of the Pacific Coast Fire Insurance Company against the National Finance Company has been fully satisfied.

‡This company is in the hands of a Receiver. The security behind the debentures is the assignment of certain sale agreements for \$55,000 on property sold by the company and over 3,000 acres of farm and fruit lands improved by an irrigation system. The Department is unable to place a value on these debentures.

SESSIONAL PAPER No. 8

## THE PALATINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Managing Director—E. ROGER OWEN.

Secretary—HENRY MANN.

Principal Office—London, Eng.

Chief Agent in Canada—JAMES MCGREGOR.

Head Office in Canada—Montreal.

(Incorporated August 22, 1900. Dominion license issued March 27, 1912.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash, £200,000.....	\$ 973,333 33
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

	Par value.	Market value.
Bonds and debs. on deposit with Receiver General, viz.:—		
Dom. of Canada War Loan, 1925, 5 p.c.....	\$ 75,000 00	\$ 74,250 00
British Govt. War Loan, 1929/1947, 5 p.c.....	41,366 67	39,298 34
New Zealand Govt. Cons. Stock, 1929, 4 p.c.....	82,733 33	71,150 66
Corp. Point Grey, 1961, 5 p.c.....	12,166 67	10,341 66
Town of Longue Pointe School, 1951, 5 p.c.....	50,000 00	44,000 00
Town of Maisonneuve School, 1951, 4½ p.c.....	7,000 00	5,600 00
Can. Perm. Mtge. Corp., 1919, 4½ p.c.....	50,000 00	50,000 00
Total on deposit with Receiver General.....	\$ 318,266 67	\$ 294,640 66

Carried out at market value.....	\$ 294,640 66
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*Other Assets in Canada.*

Cash on deposit with Western Canada Fire Underwriters Association.....	1,000 00
Cash in banks—	
Union Bank of Canada, Montreal.....	\$ 18,313 95
Union Bank of Canada, Winnipeg.....	8,259 60
Union Bank of Canada, Vancouver.....	6,920 41
Total cash in banks.....	33,493 96
Agents' balances and premiums uncollected (\$3,023.96 on business prior to October 1, 1917)	42,757 26
Total assets in Canada.....	\$ 371,891 88

## LIABILITIES IN CANADA.

Total net amount of claims, unadjusted.....	\$ 50,651 75
Reserve of unearned premiums, \$216,296.91; carried out at 80 per cent.....	173,037 53
Taxes due and accrued.....	7,205 87
Due to Commercial Union.....	3,003 39
Reinsurance premiums due.....	42 81
Total liabilities in Canada.....	\$ 233,941 35

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 410,353 11
Deduct reinsurances, \$40,048.65; return premiums, \$72,900.99.....	112,949 64
Net cash received for premiums.....	\$ 297,403 47
Received for interest on investments.....	14,336 10
Total income in Canada.....	\$ 311,739 57

8 GEORGE V, A. 1918

THE PALATINE—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years .....	\$ 34,100 37	
Deduct savings and salvage, \$12.74; reinsurances, \$6,868.83 .....	6,881 57	
Net amount paid for said claims .....	<u>\$ 27,218 80</u>	
Amount paid for claims occurring during the year .....	\$ 128,751 66	
Deduct savings and salvage, \$1,226.98; reinsurances, \$8,988.02 .....	10,215 00	
Net amount paid for said claims .....	<u>\$ 118,536 66</u>	
Total net amount paid for claims .....	\$	145,755 46
Commission or brokerage .....		58,056 02
Salaries, \$18,744.17; auditors' fees, \$133 97 .....		18,878 14
Taxes .....		9,119 57
Miscellaneous expenditure, viz.:—Advertising, \$644.33; inspections and surveys, \$2,182.80; legal fees, \$8; maps and plans, \$968.37; postage, telegrams telephones and express, \$2,330.41; printing and stationery, \$3,414.60; rents, \$2,126.09; board fees, etc., \$3,526.94; office expenses, \$1,904.49; Canadian Patriotic Fund, \$200 .....		17,306 03
Total expenditure in Canada .....	\$	<u>249,115 22</u>

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at end of 1916 .....	\$ 34,448,282	\$ 423,570 06
Taken during 1916, new and renewed .....	37,580,784	414,640 80
Total .....	<u>\$ 72,029,066</u>	<u>\$ 838,210 86</u>
Deduct terminated .....	31,262,722	370,563 54
Gross in force at end of 1917 .....	\$ 40,766,344	\$ 467,647 32
Deduct reinsured .....	4,054,591	46,057 60
Net in force at December 31, 1917 .....	<u>\$ 36,711,753</u>	<u>\$ 421,589 72</u>

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—E. J. DE BAMMEVILLE.

Principal Office—Paris, France.

Chief Agent in Canada—T. F. DOBBIN.

Head Office in Canada—Montreal.

(Established 1819. Dominion license issued March 20, 1915.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....	\$	800,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—	Par value.	Market value.
513,333 Francs (French Rentes), 3 p.c. ....	\$ 99,073 34	\$ 58,453 27
Carried out at market value.....	\$	58,453 27

*Other Assets in Canada.*

Cash at head office.....	2,723 16
Cash in Bank of British North America, Montreal.....	16,248 87
Agents' balances and premiums uncollected.....	14,985 72
Office furniture and plans.....	1,503 13
Total assets in Canada.....	\$ 93,914 15

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 12,580 34
Reserve of unearned premiums, \$66,780.76; carried out at 80 per cent.....	53,424 61
Due and accrued for salaries, rent, etc.....	999 10
Taxes due and accrued.....	1,807 18
Reinsurance premiums due.....	1,904 69
Total liabilities in Canada.....	\$ 70,715 83

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 137,485 36
Deduct reinsurances, \$19,055.54; return premiums, \$21,104.41.....	40,159 95
Net cash received for premiums.....	\$ 97,325 41
Bank interest.....	502 46
Total income in Canada.....	\$ 97,827 87

8 GEORGE V, A. 1918

THE PHENIX FIRE OF PARIS—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 2,944 44
Deduct reinsurances.....	25 73
Net amount paid for said claims.....	\$ 2,918 71
Amount paid for claims occurring during the year.....	\$ 44,650 19
Deduct savings and salvage, \$912.11; reinsurances, \$9,073.46 .....	9,985 57
Net amount paid for said claims .....	\$ 34,673 62
Total net amount paid for claims.....	\$ 37,592 33
Commission or brokerage.....	20,135 45
Taxes.....	4,120 94
Miscellaneous expenditure, viz.:—Board fees, etc., \$1,415.79; administration, \$10,891.31....	12,307 10
Total expenditure in Canada.....	\$ 74,155 82

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

	Class of Business.	
	Fire.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1916.....	8,021,077	92,853 62
Taken in 1917, new and renewed.....	14,665,622	142,784 18
Totals.....	22,686,699	235,637 80
Less ceased.....	9,863,996	89,859 19
Gross in force at end of 1917.....	12,822,703	145,778 61
Less reinsured.....	1,900,496	18,865 64
Net in force at end of 1917.....	10,922,207	126,912 97

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## PHOENIX ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—The Rt. Hon. Lord GEO. HAMILTON, P.C., G.C.S.I.

General Manager—SIR G. H. RYAN.

Principal Office—Phoenix House, King William St., London, E.C., Eng.

Chief Agents in Canada—Messrs. R. MacD. PATERSON and J. B. PATERSON.

Head Office in Canada—Montreal.

(Organized A.D. 1782. Commenced business in Canada A.D. 1804. In 1908 an Act was passed by the Parliament of Canada, 7-8 Edward VII, Cap. 145, providing that notwithstanding anything contained in The Insurance Act a license might be granted to the Company to carry on in Canada in addition to its fire insurance business, the existing life insurance business in Canada of the Pelican and British Empire Life Office. In 1910 a further Act was passed by the Parliament of Canada empowering the Company to transact in Canada life insurance business generally. A license was granted to the Company for life insurance on April 4, 1910.)

## CAPITAL.

Amount of capital authorized and subscribed.....	£ 3,210,650	\$ 15,625,163 33
Amount paid thereon in cash.....	422,855	2,057,894 33

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General ( <i>For details, see Schedule A.</i> ).....	\$ 881,713 34
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*Other Assets in Canada.*

Bond held by Company, viz.:—

	Par value.	Market value.
Dom. of Canada War Loan, 1937, 5 p.c.....	\$ 80,000 00	\$ 76,800 00
Carried out at market value.....		76,800 00
Cash at head office in Canada and in hands of agent.....		1,998 26
Cash in banks, viz.:—		
Bank of Montreal, Montreal.....	\$ 163,409 92	
Bank of Montreal, Vancouver.....	1,082 08	
Total cash in banks.....		164,492 00
Agent's balances and premiums uncollected (\$5,277.41 on business prior to Oct. 1, 1917)....		152,506 64
Interest accrued.....		17,906 61
Office furniture and plans.....		15,358 49
Total assets in Canada.....		\$ 1,310,775 34

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 6,103 70
Net amount of claims, unadjusted.....	32,447 75
Net amount of claims, resisted, in suit.....	5,000 00
Net amount of claims, resisted, not in suit.....	900 00
Total net amount of unsettled claims (of which \$5,910 accrued in previous years).....	\$ 44,451 45
Reserve of unearned premiums, \$778,012.62; carried out at 80 per cent.....	622,410 09
Taxes due and accrued.....	70,000 00
Reinsurance premiums due.....	9,736 91
Total liabilities in Canada.....	\$ 746,598 45

8 GEORGE V, A. 1918

## PHENIX ASSURANCE—Continued.

## INCOME IN CANADA.

Gross cash received for premiums .....	\$ 1,311,175 26	
Deduct reinsurances, \$111,790.48; return premiums, \$200,294.79.....	312,085 27	
Net cash received for premiums.....	\$	999,089 99
Received for interest on investments paid direct to head office.....		46,010 25
Endorsement fees, \$52.01; bad debts, \$116.90.....		168 91
Total income in Canada.....	\$	1,045,269 15

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 95,197 73	
Deduct reinsurances.....	435 85	
Net amount paid for said claims.....	\$	94,761 88
Amount paid for claims occurring during the year.....	\$ 482,347 23	
Deduct reinsurances.....	37,526 48	
Net amount paid for said claims.....	\$	444,820 75
Total net amount paid for claims.....	\$	539,582 63
Commission or brokerage.....		220,373 47
Salaries, \$57,214.18; fees, directors, \$600; auditors, \$650; travelling expenses, \$5,669.28....		64,133 46
Taxes.....		29,445 24
Miscellaneous expenditure, viz.:—Advertising, \$689.16; office expenses, \$8,581.16; board of underwriters, \$13,306.70; furniture and fixtures, \$23.35; legal expenses, \$11.56; maps and plans, \$1,124.29; postage, telegrams and express, \$4,828.06; stationery and printing, \$4,510.89; rents, \$5,000; sundries, \$1,731.46; fire departments, patrol and salvage corps assessments, \$11; donations, \$1,183; bonus on salaries, \$3,503.85; total, \$44,504.42 (less \$5,000, proportion general expenses recovered from Acadia Fire Insurance Co.).....		39,504 42
Total expenditure in Canada.....	\$	893,039 22

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums
Gross in force at end of 1916.....	64,676	\$ 135,564,943	\$ 1,588,614 85
Taken during 1917, new and renewed.....	31,896	109,646,209	1,366,360 33
Total.....	96,572	\$ 245,211,152	\$ 2,954,975 18
Deduct terminated.....	29,167	105,500,242	1,308,203 32
Gross in force at end of 1917.....	67,405	\$ 139,710,910	\$ 1,646,771 86
Deduct reinsured.....		11,129,729	108,768 48
Net in force at December 31, 1917.....	67,405	\$ 128,581,181	\$ 1,538,003 38

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

Governments—	Par value.	Market value.
Dominion of Canada War Loan, 1937, 5 p.c.....	\$ 72,000 00	\$ 69,120 00
Prov. of Quebec inscribed stock, 1937, 3 p.c.....	84,553 33	61,723 93
Cities—		
Calgary, 1931, 4½ p.c.....	7,786 67	6,852 27
Calgary, 1941, 4½ p.c.....	32,120 00	26,980 80
Edmonton, 1930, 4½ p.c.....	26,280 00	23,126 40
Edmonton, 1950, 4½ p.c.....	17,520 00	14,191 20
Edmonton, 1928, 5 p.c.....	24,333 33	22,630 00
Edmonton, 1933, 5 p.c.....	34,066 67	31,341 34
Edmonton, 1948, 5 p.c.....	24,333 33	21,413 33
Montreal, 1925, 4 p.c.....	6,000 00	5,580 00
Montreal reg'd. stock, 1953, 4½ p.c.....	18,006 67	16,386 06
New Westminster, 1959, 5 p.c.....	48,666 67	41,366 67
Port Arthur, 1940, 4½ p.c.....	43,890 00	37,665 00
Regina, 1923, 5 p.c.....	24,333 33	23,603 33
Toronto, 1944, 3½ p.c.....	73,000 00	56,940 00
Toronto, 1945, 3½ p.c.....	14,600 00	11,388 00



## SESSIONAL PAPER No. 8

PHENIX ASSURANCE—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debentures on deposit with Receiver General—*Con.**Cities.—Concluded—*

	Par value.	Book value.
Victoria, 1959, 4 p.c.....	\$ 45,746 66	\$ 34,310 00
Victoria, 1960, 4 p.c.....	24,333 34	18,250 00
Westmount, 1954, 4 p.c.....	50,000 00	41,000 00
Winnipeg, 1940, 4 p.c.....	48,666 67	40,880 00
Winnipeg, 1940/1960, 4 p.c.....	36,500 00	28,835 00

*Railways—*

Can. Nor. Ry. deb. stock. (g'teed. by Dom. Govt.), 1953, 3 p.c.....	24,333 33	15,816 67
Can. Nor. Ry., 1st mtge. deb. stock (g'teed by Dom. Govt.), 1958, 3½ p.c.....	38,933 33	28,032 00
Can. Nor. Alberta Ry., 1st mtge. deb. stock (g'teed by Dom. Govt.), 1960, 3½ p.c.....	82,733 33	58,740 67
Can. Nor. Ont. Ry., 1st mtge. deb. stock (g'teed by Prov. of Ontario), 1938, 3½ p.c.....	24,333 33	18,736 67
Can. Nor. Ontario Ry., 1st mtge. deb. stock (g'teed by Dom. Govt.), 1961, 3½ p.c.....	114,366 67	82,344 00
G.T.P., 1st mtge. (g'teed by Dom. Govt.), 1962, 3 p.c....	70,566 67	44,457 00

Total on deposit with Receiver General.....	<u>\$1,111,913 33</u>	<u>\$ 881,713 34</u>
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(For General Business Statement, See Appendix).

8 GEORGE V, A. 1918

## THE PHOENIX INSURANCE COMPANY, HARTFORD, CONN.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—EDW. MILLIGAN.

Secretaries—J. B. KNOX, THOS. C. TEMPLE, and GEO. C. LONG, JR.

Principal Office—Hartford, Conn.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated May 31, 1854. Commenced business in Canada May 20, 1890.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 5,000,000 00
Amount subscribed and paid in cash.....	<u>3,000,000 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A.</i> ).....	\$ 439,244 33
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*Other Assets in Canada.*

Cash at head office in Canada.....	124 09
Cash in banks, viz.:—	
Imperial Bank of Canada, Montreal .....	\$ 129,975 02
Bank of Nova Scotia, St. John, N.B. ....	28,480 60
Total cash in banks.....	158,455 62
Agents' balances and premiums uncollected (\$8,387.69 on business prior to Oct. 1, 1917)...	87,903 81
Interest accrued.....	7,035 38
Office furniture and fixtures \$1,346.62; and plans, \$2,245.72.....	3,592 34
Total assets in Canada.....	<u>\$ 696,355 57</u>

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 3,360 88
Net amount of claims, unadjusted.....	65,069 59
Total net amount of unsettled claims.....	\$ 68,430 47
Reserve of unearned premiums, \$331,146.16; carried out at 80 per cent.....	264,916 93
Taxes due and accrued (estimated).....	11,000 00
Due and accrued for salaries, rents, etc. (estimated).....	360 00
Total liabilities in Canada.....	<u>\$ 344,707 40</u>

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 642,126 62
Deduct reinsurance, \$132,415.91; return premiums, \$90,855.03.....	223,270 94
Net cash received for premiums.....	\$ 418,855 68
Received for interest on investments.....	22,547 98
Total income in Canada.....	<u>\$ 441,403 66</u>

## SESSIONAL PAPER No. 8

## THE PHOENIX OF HARTFORD—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 31,513 72	
Deduct savings and salvage, \$905.32; reinsurances, \$10,003.35.....	10,908 67	
Net amount paid for said claims.....	\$ 20,605 05	
Amount paid for claims occurring during the year.....	\$ 226,448 07	
Deduct savings and salvage, \$362.94; reinsurances, \$59,840.07.....	60,203 01	
Net amount paid for said claims.....	\$ 166,245 06	
Total net amount paid for claims.....	\$ 186,850 11	
Commission or brokerage.....	84,057 58	
Paid for salaries: general and special agents, \$18,470.13; travelling expenses: officials, \$1,379.90; agents, \$3,038.56; auditors' fees, \$242.40.....	23,130 99	
Taxes.....	14,649 95	
Miscellaneous expenditure, viz.: Underwriters' Association, etc., \$5,765.65; postage, telegrams, telephones and express, \$3,370.47; printing and stationery, \$2,602.16; rents, \$3,707.99; advertising, \$139.43; legal expenses, \$183.64; maps and plans, \$59.41; exchange, subscriptions, sundries and supplies, \$2,721.62.....	18,550 37	
Total expenditure in Canada.....	\$ 327,239 00	

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 63,943,514	\$ 713,043 42
Taken during the year, new and renewed.....	59,455,285	642,613 53
Total.....	\$123,398,799	\$1,355,656 95
Deduct terminated.....	50,977,634	557,944 50
Gross in force at end of year.....	\$ 72,421,165	\$ 797,712 45
Deduct reinsured.....	13,764,464	152,055 97
Net in force at December 31, 1917.....	\$ 58,656,701	\$ 645,656 48

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Prov. of New Brunswick, 1922, 4 p.c.....	\$ 5,000 00	\$ 4,750 00
Cities—		
Brantford, 1934, 4 p.c.....	20,000 00	17,400 00
Brantford, 1952, 5 p.c.....	20,000 00	19,600 00
Guelph, 1929, 4½ p.c.....	20,000 00	18,800 00
Guelph, 1919, 5 p.c.....	24,000 00	24,000 00
Kingston, 1943, 4½ p.c.....	25,000 00	23,750 00
Montreal (St. Henri), 1918, 4½ p.c.....	75,000 00	74,250 00
Montreal (St. Louis), 1941, 4 p.c.....	40,000 00	33,200 00
Montreal West, 1952, 5 p.c.....	10,000 00	9,400 00
St. Boniface, 1930, 5 p.c.....	25,000 00	23,500 00
Toronto, 1948, 4 p.c.....	54,993 33	46,744 33
Toronto (Elec. Dist. Plant), 1953, 4½ p.c.....	45,000 00	41,400 00
Victoria, 1928, 5 p.c.....	20,000 00	19,200 00
Westmount, 1949, 4 p.c.....	50,000 00	42,000 00
Town—		
Outremont, 1950, 5 p.c.....	25,000 00	24,250 00
School—		
Montreal (St. Henri), R.C., 1949, 4½ p.c.....	20,000 00	17,000 00
Total on deposit with Receiver General.....	\$ 478,993 33	\$ 439,244 33

8 GEORGE V, A. 1918

## THE PHOENIX OF HARTFORD—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Book value of real estate.....	\$ 615,166 38
Mortgage loans on real estate, first liens.....	111,000 00
Loans secured by pledge of bonds, stocks, etc.....	200,000 00
Book value of bonds and stocks owned by the company.....	12,020,458 09
Cash on hand, in trust companies and in banks.....	1,548,836 49
Agents' balances.....	1,766,924 66
Total ledger assets.....	\$16,262,385 62

## NON-LEDGER ASSETS.

Interest due and accrued.....	132,232 57
Rents due and accrued.....	847 34
Market value of real estate over book value.....	21,377 74
Market value of bonds and stocks over book value.....	1,702,728 41
Net cash value of foreign premiums in course of collection.....	35,420 00
Reinsurance due from other companies on losses paid.....	40,122 83
Gross assets.....	\$18,195,114 51
Deduct assets not admitted.....	154,264 42
Total admitted assets.....	\$18,040,850 09

## LIABILITIES.

Net amount of unpaid claims.....	\$ 887,759 52
Total unearned premiums.....	6,782,134 08
Federal, state and other taxes due or accrued (estimated).....	435,000 00
Salaries, rents, etc., due or accrued.....	40,000 00
Payments by employees on account Liberty Bonds purchased by them.....	11,915 70
Commission, brokerage and other charges, due or to become due to agents and brokers.....	25,000 00
Total liabilities, excluding capital stock.....	\$ 8,181,809 30
Capital stock paid in cash.....	3,000,000 00
Surplus over all liabilities.....	6,859,040 79
Total liabilities.....	\$18,040,850 09

## INCOME.

Net cash received for premiums.....	\$ 7,780,987 64
Received for interest and dividends.....	797,294 60
Rents.....	55,049 82
Agents' balances previously charged off.....	581 12
Gross profit on sale or maturity of bonds.....	215 65
Gross increase by adjustment in book value of stocks.....	100 00
Income from all other sources.....	16,505 61
Total income.....	\$ 8,650,734 44

## DISBURSEMENTS.

Net amount paid during the year for claims.....	\$ 3,181,396 73
Expenses of adjustment and settlement of claims.....	51,461 72
Dividends paid to stockholders (including \$111,559.04 stockholders tax).....	711,559 04
Commissions or brokerage.....	1,443,975 47
Rents.....	49,651 70
Allowances to agencies for miscellaneous agency expenses.....	12,056 35
Salaries, \$288,614.59; and expenses, \$101,206.42; of special and general agents and branch office employees.....	389,821 01
Salaries, fees and all other charges of officers, directors, trustees and home office employees..	308,529 57
Underwriters' boards and tariff associations.....	122,766 84
Fire departments, fire patrol and salvage corps assessments, fees, taxes and expenses.....	41,173 80
Inspections and surveys.....	13,760 18
Taxes on real estate.....	7,410 76
State taxes on premiums, Insurance Department licenses and fees.....	143,694 28

## SESSIONAL PAPER No. 8

THE PHENIX OF HARTFORD—*Concluded.*DISBURSEMENTS—*Concluded.*

All other licenses, fees and taxes.....	\$ 110,895 50
Agents' balances charged off.....	1,639 02
Gross loss on sale or maturity of bonds.....	39,885 95
Gross decrease by adjustment in book value of stocks.....	750 00
All other disbursements.....	262,886 48
Total disbursements.....	\$ 6,893,315 00

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$1,146,709,392 00
Premiums thereon.....	10,624,423 55
Amount of policies terminated.....	845,213,656 00
Premiums thereon.....	8,195,875 09
Net amount in force on December 31, 1917.....	1,326,608,210 00
Premiums thereon.....	12,278,395 00

## PROVIDENCE WASHINGTON INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—J. B. BRANCH.

Secretary—A. G. BEALS.

Principal Office—Providence, R.I.

Chief Agent in Canada—HAROLD HAMPSON, Esq.

Head Office in Canada—Montreal.

(Incorporated 1799. Dominion license issued January 9, 1912.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....	\$ 1,000,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Ontario, 1919, 5 p.c.....	\$ 10,000 00	\$ 10,000 00
Commonwealth of Massachusetts, 1936, 3½ p.c.....	6,000 00	5,760 00
Commonwealth of Massachusetts, 1938, 3½ p.c.....	35,000 00	33,250 00
State of Rhode Island, 1953, 3½ p.c.....	100,000 00	96,000 00
City of Montreal, Prot. School, 1942, 4 p.c.....	75,000 00	63,000 00

Total on deposit with Receiver General.....	\$ 226,000 00	\$ 208,010 00
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Carried out at market value.....	\$ 208,010 00
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*Other Assets in Canada.*

Interest accrued.....	2,634 16
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Agents' balances and premiums uncollected, viz.:—

Fire.....	\$ 11,876 37
Automobile (including Fire Risk).....	990 47

Total.....	12,866 84
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Total assets in Canada.....	\$ 223,511 00
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## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 39,946 01
Net amount of fire claims, resisted, in suit.....	2,970 00
Net amount of automobile (including fire risk) claims, unadjusted.....	835 00
Net amount of automobile (excluding fire risk) unadjusted.....	605 00

Total net amount of unsettled claims.....	\$ 44,356 01
Taxes due and accrued.....	4,000 00

Reserve of unearned premiums: fire, \$119,773.21; automobile (including fire risk), \$6,540.57; automobile (excluding fire risk), \$334.75; total, \$126,648.53; carried out at 80 per cent..	101,318 82
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Total liabilities in Canada.....	\$ 149,674 83
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## SESSIONAL PAPER No. 9

## PROVIDENCE WASHINGTON—Continued.

## INCOME IN CANADA.

Premiums.	Class of Business.					
	Fire.		Auto- mobile (includ- ing Fire Risk.)		Auto- mobile (exclud- ing Fire Risk.)	
	\$	cts.	\$	cts.	\$	cts.
Gross cash received.....	260,637	85	31,896	10	1,296	99
Less reinsurance.....	4,168	73				
Less return premiums.....	46,922	59	15,290	31	371	19
Total deduction.....	51,091	32				
Net cash received.....	209,546	53	16,605	79	925	80
Net cash received for premiums for all classes of business.....						
					\$	227,078 12
Cash received for interest on investments.....						8,435 00
Total income in Canada.....					\$	235,513 12

## EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Fire.		Auto- mobile (includ- ing Fire Risk.)		Auto- mobile (exclud- ing Fire Risk.)	
	\$	cts.	\$	cts.	\$	cts.
Amount paid for claims occurring in previous years.....	17,655	93	750	70		
Less reinsurance.....		1 34				
Net amount paid for said claims.....	17,654	59				
Paid for claims occurring during the year.....	92,663	14	7,535	77	1,207	76
Less savings and salvage.....			279	20	31	00
Less reinsurance.....	3,872	55				
Net payment for said claims.....	88,790	59	7,256	57		
Total net payment for claims.....	106,445	18	8,007	27	1,176	76
Total net payments for claims for all classes of business.....						
					\$	115,629 21
Commission and brokerage: Fire, \$51,325.39; Other, \$5,048.52.....						56,373 91
Taxes, Fire.....						5,584 69
Miscellaneous expenditure, viz.:—Advertising, \$160.57; maps and plans, \$150.36; postage, telegrams, telephones and express, \$1,165.57; printing and stationery, \$530.27; underwriters' boards, associations, etc., \$2,824.35; sundries, \$193.66.....						5,024 78
Miscellaneous expenditure, Other:—Board fees.....						11 00
Total expenditure in Canada.....					\$	182,623 59

8 GEORGE V, A. 1915

PROVIDENCE WASHINGTON—Continued.  
SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	18,702,892	211,044 22	614,544	12,278 21
Taken in 1917, new and renewed.....	27,734,398	258,012 15	1,400,666	31,524 22
Totals.....	46,437,290	469,056 37	2,014,610	43,802 43
Less ceased.....	22,655,413	227,543 01	1,374,582	30,721 30
Gross in force at end of 1917.....	23,781,877	241,513 36	640,028	13,081 13
Less reinsured.....	569,800	3,903 28		
Net in force at end of 1917.....	23,212,077	237,610 08	640,028	13,081 13

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Book value of real estate.....	\$ 100,000 00
Mortgage loans on real estate, first liens.....	65,000 00
Book value of bonds and stocks.....	3,674,635 51
Cash on hand, in trust companies and in banks.....	998,239 21
Agents' balances and bills receivable.....	1,117,960 35
Total ledger assets.....	\$ 5,955,835 07

## NON-LEDGER ASSETS.

Interest due and accrued.....	21,310 02
Market value of bonds and stocks over book value.....	797,027 49
Due from reinsuring Co's. on paid losses.....	72,973 67
Gross assets.....	\$ 6,847,146 25
Deduct assets not admitted.....	35,255 75
Total admitted assets.....	\$ 6,811,890 50

## LIABILITIES.

Net amount of unpaid claims.....	\$ 1,012,721 66
Total unearned premiums.....	2,792,115 25
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	5,000 00
Federal, state and other taxes due and accrued (estimated).....	200,000 00
Contingent commissions or other charges due or accrued.....	25,000 00
Total liabilities, except capital stock.....	\$ 4,034,836 91
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	1,777,053 59
Total liabilities.....	\$ 6,811,890 50

## INCOME.

Net cash received for premiums.....	\$ 5,456,976 13
Interest and dividends.....	233,299 54
Rents.....	16,284 08
Gross profit on sale or maturity of stocks and bonds.....	16,497 64
Increase by adjustment in book value of stocks.....	375 00
All other income.....	2,031 09
Total income.....	\$ 5,725,463 48



## SESSIONAL PAPER No. 8

PROVIDENCE WASHINGTON—*Concluded.*

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 2,956,582 58
Expenses of adjustment and settlement of claims.....	41,914 76
Dividends paid stockholders.....	120,000 00
Commissions or brokerage.....	1,082,877 27
Allowances to agencies for miscellaneous agency expenses.....	611 66
Salaries, \$94,602 43; and expenses, \$32,281 48; of special and general agents.....	126,883 91
Salaries, fees and all other charges of officers, directors, trustees and home office employees	233,771 28
Rents.....	18,249 89
Underwriters' boards and tariff associations.....	51,896 37
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	20,746 52
Inspections and surveys.....	16,671 41
Taxes on real estate.....	2,054 30
State taxes on premiums, Insurance Department licenses and fees.....	122,099 08
All other licenses, fees and taxes.....	26,312 76
Gross loss on sale or maturity of bonds and stocks.....	49,034 64
All other disbursements.....	112,385 93
Total disbursements.....	<u>\$ 4,982,092 36</u>

## RISKS AND PREMIUMS.

## FIRE RISKS.

Amount of risks written or renewed during the year.....	\$ 572,288,656 00
Premiums thereon.....	5,237,113 00
Amount of policies terminated.....	504,152,229 00
Premiums thereon.....	4,720,812 13
Net amount in force at December 31, 1917.....	493,939,638 00
Premiums thereon.....	<u>4,784,765 44</u>

# PROVINCIAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—Sir SAMUEL SCOTT, Bart.

Secretary—F. C. SCOTT.

Principal Office—Bolton, England.

Chief Agents in Canada—WILLIS, FABER & Co. OF CANADA, LIMITED.

Head Office in Canada—Montreal.

(Established October 17, 1903. Dominion license issued December 19, 1910.)

## CAPITAL.

Amount of joint stock capital authorized.....	£ 250,000	\$ 1,216,666 67
Amount subscribed.....	180,000	876,000 00
Amount paid thereon in cash.....	90,000	438,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Prov. of Quebec stock, 1954, 4½ p.c.....	\$ 12,166 67	\$ 10,950 00
Prov. of Saskatchewan stock, 1951, 4 p.c.....	24,333 33	19,466 66
<i>Cities—</i>		
Montreal stock, 1950, 4 p.c.....	4,866 66	4,039 33
Montreal stock, 1951, 4½ p.c.....	9,733 33	8,857 33
Quebec, 1963, 4½ p.c.....	7,300 00	6,570 00
Toronto, 1948, 4 p.c.....	9,733 33	8,273 33
<i>Municipality—</i>		
South Vancouver, 1961, 4 p.c.....	9,733 33	6,813 33
<i>Railways—</i>		
Pacific Great Eastern Ry. Co. deb. stock (g'teed by Prov. of B.C.), 1942, 4½ p.c.....	14,600 00	12,264 00
St. John & Quebec Ry., 1st mtge. deb. stock (g'teed by Prov. of N.B.), 1962, 4 p.c.....	15,086 66	11,767 59
Total on deposit with Receiver General.....	\$ 107,553 31	\$ 89,001 57

Carried out at market value..... \$ 89,001 57

## Other Assets in Canada.

Cash at head office in Canada.....	10 00
Cash in Bank of Montreal, Montreal.....	12,210 03
Agents' balances and premiums uncollected (\$77.24 on business prior to Oct. 1, 1917).....	6,195 72
Office furniture and plans.....	857 42
Total assets in Canada.....	\$ 108,274 74

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 1,018 00
Reserve of unearned premiums, \$33,521.78; carried out at 80 per cent.....	26,817 42
Accounts payable.....	2,045 91
Taxes due and accrued.....	700 00
Total liabilities in Canada.....	\$ 30,581 33

SESSIONAL PAPER No. 8

PROVINCIAL INSURANCE Co.—*Continued.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 60,970 10	
Deduct return premiums.....	9,886 94	
Net cash received for premiums.....		\$ 51,083 16
Received for interest on bank deposit.....		194 31
Total income in Canada.....		<u>\$ 51,277 47</u>

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 27,942 04	
Amount paid for claims occurring during the year.....	\$ 48,077 35	
Deduct savings and salvage.....	2,271 19	
Net amount paid for said claims.....	\$ 45,806 16	
Total net amount paid for claims.....		\$ 73,748 20
Commissions or brokerage.....		9,935 78
Salaries, officials, \$1,696.11; auditors' fees, \$350.....		2,046 11
Paid for taxes.....		2,731 13
Miscellaneous expenditure, viz.:—Exchange, \$45.82; printing and stationery, \$107.60; postage, telegrams, telephones and express, \$10.73; general expenses, \$24.75.....		188 90
Total expenditure in Canada.....		<u>\$ 88,650 12</u>

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	2,286	\$ 7,310,909	\$ 54,834 86
Taken during the year, new and renewed.....	2,148	8,322,744	63,942 61
Total .....	4,434	15,633,653	\$ 118,777 47
Deduct terminated.....	1,638	7,085,683	58,436 69
Gross and net in force at December 31, 1917.....	2,796	\$ 8,547,970	<u>\$ 65,340 78</u>

THE PROVINCIAL INSURANCE CO.—*Concluded.*  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Reserve for unexpired risks.....	15,126	0	0	Losses (paid and outstanding) after deduction of reinsurance.	24,345	12	3
Premiums less reinsurance.....	45,169	6	1	Expenses of management.....	10,404	17	0
				Commission.....	4,642	17	4
				Carried to Profit and Loss Account.....	2,834	9	6
				Amount of the fund at this date, as per Balance Sheet—			
				Reserve for unexpired risks, being 40 per cent of premium in-			
				come for the year.....	18,068	0	0
	£	60,295	6	1			

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of account at Dec. 31, 1916.....	3,970	3	5	Dividends at 5 p.c. less income tax.....	3,375	0	0
Interest and dividends received and outstanding.....	6,261	19	6	Special War Grants.....	1,500	0	0
Profit from Fire Account.....	2,834	9	6	Written off investments.....	5,000	0	0
Profit from Accident Account.....	2,664	7	1	To write down loss on foreign exchange.....	2,000	0	0
				Balance to next year subject to excess profits duty.....	3,885	19	6
	£	15,730	19	6			

## BALANCE SHEET.

	£	s.	d.		£	s.	d.
<b>LIABILITIES.</b>				<b>ASSETS.</b>			
Shareholders' capital, £250,000, of which is paid up.....	90,000	0	0	Mortgages on property within the United Kingdom.....	1,200	0	0
General Reserve Fund.....	25,000	0	0	British Government securities.....	39,378	6	10
Accident Account.....	12,908	0	0	Indian and Colonial Government securities.....	2,418	17	0
Fire Account.....	18,068	0	0	Provincial.....	5,982	18	0
Profit and Loss.....	3,885	19	6	Municipal.....	9,291	3	1
				Foreign Government securities.....	5,579	3	4
				"    Municipal.....	1,075	0	0
Dividends of 5 p.c. less income tax.....	£ 149,731	19	6	"    Municipal.....	25,581	19	9
Outstanding fire losses.....	3,375	0	0	Railway and other debentures and debenture stocks, Home and Foreign.....	37,429	9	4
Outstanding Accident claims.....	5,474	0	0	Railway and other preference and guaranteed stocks, Home and Foreign.....	11,303	3	5
Aircraft premiums due to Government.....	1,143	8	10	Railway and other ordinary stocks.....	11,536	10	6
Sundry liabilities.....	1,906	3	9	Freshhold property.....	13,720	7	1
				Agents' Balances.....	6,800	0	0
				Sundry debtors.....	2,836	8	9
				Cash at bankers, etc.....	886	11	3
				Outstanding premiums.....	1,200	0	0
				Outstanding interest.....	1,200	0	0
				Office furniture, etc. (net).....	1,540	13	9
	£	175,205	12	1			

SESSIONAL PAPER No. 8

## QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—VICTOR CHATEAUVERT.

Vice-President—R. AUDETTE.

Secretary—G. H. HENDERSON.

Chief Agent—COLIN E. SWORD.

Principal Office—Quebec.

(Organized April 2, 1818, and incorporated by Act of L.C., 9 George IV, cap. 58; amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 127, and by 41 Vic., cap. 31, and by 42 Vic., cap. 69, and by 46 Vic., cap. 83. Commenced business 1818.)

## CAPITAL.

Amount of capital authorized and subscribed.....	\$ 225,000 00
Amount paid thereon in cash.....	125,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Real estate (Company's Office, St. Peter St., Quebec).....	\$ 81,587 34
Book value of bonds and debts owned. (For details, see Schedule A.).....	457,930 76

Stock owned by the Company:—

	Par value.	Book value.	Market value.
London and North Western Railway, 4 p.c. preference stock.....	\$ 48,666 67	\$ 51,966 70	\$ 33,580 00
Carried out at book value.....			51,966 70
Cash at head office.....			1,675 66
Cash at branch offices: Montreal, Toronto and Liverpool, Eng.....			55,032 86
Cash in banks, viz.:—			
Bank of British North America, Quebec.....	\$ 1,553 41		
Dominion Bank, Toronto.....	16,388 91		
Canadian Bank of Commerce, Winnipeg.....	16,372 34		
Royal Bank of Canada, Toronto.....	1,514 87		
Merchants Bank of Canada, Vancouver.....	19,132 07		
Royal Bank of Canada, Montreal.....	5,664 13		
Total cash in banks.....			60,625 73
Total ledger assets.....		\$ 708,819 05	
Deduct market value of bonds, debentures and stock under book value.....			78,345 33
			\$ 630,473 72

## OTHER ASSETS.

Interest accrued.....	4,235 90
Rents, due and accrued.....	575 00
Agents' balances and premiums uncollected (\$8,214.45 on business prior to Oct. 1, 1917).....	42,611 89
Total assets.....	\$ 677,896 51

## LIABILITIES.

Net amount of claims unadjusted.....	\$ 19,258 16
Reserve of unearned premiums, \$209,971.92; carried out at 80 per cent.....	163,177 54
Taxes due and accrued (estimated).....	4,270 56
Due for reinsurance premiums.....	700 90
Total liabilities, except capital stock.....	\$ 187,407 16
Excess of assets over liabilities.....	\$ 490,489 35
Capital stock paid in cash.....	125,000 00
Surplus over liabilities and capital.....	\$ 365,489 35

8 GEORGE V, A. 1918

## QUEBEC—Continued.

## INCOME.

Gross cash received for premiums.....	\$ 318,446 78	
Deduct reinsurances, \$16,011.97; return premiums, \$43,304.99.....	59,316 96	
Net cash received for premiums.....	\$ 259,129 82	
Received for interest on investments.....	26,398 17	
Received for rents.....	3,494 39	
Total income.....	\$ 289,022 38	

## EXPENDITURE.

Amount paid for claims occurring in previous years .....	\$ 21,245 90	
Deduct savings and salvage.....	214 57	
Net amount paid for said claims.....	\$ 21,031 33	
Amount paid for claims occurring during the year.....	\$ 138,619 37	
Deduct reinsurances.....	8,191 69	
Net amount paid for said claims.....	\$ 130,427 68	
Total net amount paid for claims.....	\$ 151,459 01	
Dividends 25 p.c. and 25 p.c. bonus.....	62,500 00	
Commission or brokerage.....	50,166 92	
Paid for salaries of head office officials, \$18,624.62; directors' fees, \$420; travelling expenses, \$835.91.....	19,880 53	
Taxes.....	14,430 16	
Miscellaneous expenditure, viz.: Advertising, \$725.22; furniture and fixtures, \$221.78; legal expenses, \$20.40; maps and plans, \$295; postage, telegrams, telephones, and express, \$1,269.29; printing and stationery, \$1,515.15; rents, \$1,918.54; underwriters' association, etc., \$3,732.67; office charges, \$2,033.01; sundries, \$229.21.....	11,971 17	
Total expenditure.....	\$ 310,407 89	

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916.....	\$ 730,844 14	
Amount of cash income.....	289,022 38	
Total.....	\$ 1,019,866 52	
Amount of expenditure .....	\$ 310,407 89	
Amount written off ledger assets not included above.....	639 58	
Total.....	311,047 47	
Balance, net ledger assets, December 31, 1917.....	\$ 708,819 05	

## RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 37,115 125	\$ 398,442 53
Taken during the year, new and renewed.....	34,107,837	320,894 01
Total.....	\$ 71,222,962	\$ 719,336 54
Deduct terminated.....	31,884,205	301,458 68
Gross in force at end of year.....	\$ 39,338,757	\$ 417,877 86
Deduct reinsured.....	1,665,676	14,365,33
Net in force at Dec. 31, 1917.....	\$ 37,673,081	\$ 403,572 53

## SESSIONAL PAPER No. 8

QUEBEC—*Concluded.*

## SCHEDULE A.

## Bonds and debts. on deposit with Receiver General:—

	Par value.	Book value.	Market value.
<i>Governments—</i>			
Prov. of Alberta, 1922, 4 p.c.....	\$ 24,333 33	\$ 23,116 67	\$ 22,873 33
Prov. of Manitoba, 1947, 4 p.c.....	40,720 00	47,954 05	38,310 40
<i>Cities—</i>			
Fort William, 1930, 4½ p.c.....	3,893 33	3,952 32	3,504 00
Fort William, 1935, 4½ p.c.....	9,733 33	9,895 27	8,565 33
Fort William, 1940, 4½ p.c.....	10,706 67	10,894 72	9,207 74
Hull, Que. (g'teed by Prov. of Quebec) 1937, 4 p.c.....	8,500 00	8,346 87	7,055 00
Hull, Que., 1936, 5 p.c.....	10,000 00	10,341 99	9,300 00
Montreal (Town of St. Louis), 1949, 4½ p.c.....	25,000 00	25,474 87	22,250 00
Quebec, 1922, 4½ p.c.....	3,000 00	3,000 00	2,910 00
Quebec, 1926, 4½ p.c.....	4,000 00	4,139 84	3,840 00
Three Rivers, 1931, 4 p.c.....	10,000 00	10,000 00	8,500 00
Toronto, 1944, 3½ p.c.....	24,333 33	21,048 33	18,980 00
Vancouver, 1948, 4 p.c.....	19,466 67	19,552 95	14,794 67
<i>School—</i>			
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c.....	29,200 00	28,948 88	23,944 00
Total on deposit with Receiver General..	\$ 228,886 66	\$ 226,666 76	\$ 194,034 47
<i>Other bonds and debentures owned by the Company:—</i>			
Egyptian Unified Debt. 1912 or later, 4 p.c....	\$ 19,466 67	\$ 19,442 34	\$ 15,573 34
City of Toronto, 1921, 4 p.c.....	7,300 00	6,935 00	7,081 00
B.C. Elec. Ry. perp. cons. deb. stock, 4½ p.c....	24,333 33	22,873 33	15,330 00
C.N.R. perp. cons. deb. stock, 4 p.c.....	48,666 66	45,746 67	29,686 66
Totals.....	\$ 99,766 66	\$ 94,997 34	\$ 67,671 00
<i>Held in Liverpool, England:—</i>			
British War Loan, 1922, 5 p.c.....	\$ 136,266 66	\$ 136,266 66	\$ 136,266 66
Total par, book and market values.....	\$ 464,919 98	\$ 457,930 76	\$ 397,972 13

# QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—EDWARD F. BEDDALL.

Secretary—N. S. BARTOW.

Principal Office—New York.

Chief Agent in Canada—WM. MACKAY.

Head Office in Canada—Montreal.

(Incorporated Sept. 11, 1891. Commenced business in Canada Nov. 1, 1891.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 2,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (*for details, see schedule A*)\$ 615,408 69

### *Other Assets in Canada.*

Cash at head office in Canada..... 1,592 03  
Cash in banks, viz:—

Royal Bank, Halifax.....	\$ 979 97
Royal Bank, Montreal.....	25,842 39
Royal Bank, Calgary.....	3,225 58
Dominion Bank, Montreal.....	11,651 46
Dominion Bank, Winnipeg.....	6,791 46
Dominion Bank, Toronto.....	7,281 35
Bank of Hochelaga, Montreal.....	10,505 72

Total cash in banks..... 66,277 93

Interest due \$973.33; and accrued, \$3,101.60. .... 9,074 93

Agents' balances and premiums uncollected, viz:—

Fire (\$8,370.34 on business prior to Oct. 1, 1917).....	\$ 90,433 57
Automobile, excluding Fire Risk, (\$556.51 on business prior to Oct. 1, 1917).....	4,621 42

Total..... 95,054 99

Total assets in Canada.....\$ 787,408 57

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....\$ 106,279 00

Net amount of fire claims, resisted, in suit (accrued in previous years)..... 10,000 00

Net amount of unsettled fire claims.....\$ 116,279 00

Net amount of automobile (including fire risk) claims, unadjusted.....\$ 2,530 00

Net amount of automobile (excluding fire risk) claims, unadjusted..... 1,025 00

Net amount of unsettled automobile claims.....\$ 3,555 00

Total net amount of unsettled claims.....\$ 119,834 00

Reserve of unearned premiums: fire, \$497,861.98; automobile (including fire risk), \$22,706.25; automobile (excluding fire risk), \$4,023.87; total, \$524,592.10; carried out at 80 per cent. .... 419,673 68

Due for reinsurance premiums..... 3,004 20

Due and accrued for salaries, rent, etc..... 86 50

Due and accrued for taxes..... 10,650 00

Total liabilities in Canada.....\$ 553,248 38



SESSIONAL PAPER No. 8

## QUEEN—Continued.

## INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Inland Transportation.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	791,538 23	61,173 67	9,773 39	7 45
Less reinsurance.....	42,393 60			
" return premiums .....	103,101 74	16,307 85	2,999 94	
Total deduction.....	145,495 34			
Net cash received.....	646,042 89	44,865 82	6,773 45	7 45
Net cash received for premiums for all classes of business.....				\$ 697,689 61
Cash received for interest on investments .....				28,093 86
Total income in Canada.....				\$ 725,783 47

## EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile, (including Fire Risk.)	Automobile, (excluding Fire Risk.)
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	63,258 43	1,476 22	291 35
Less reinsurance . . . *	16,628 04		
Net payment for said claims.....	46,630 39		
Amount paid for claims occurring during the year.....	322,081 99	17,815 42	5,474 41
Less savings and salvage.....	28 92	581 88	404 69
" reinsurance.....	28,354 80		
Total deduction.....	28,383 72		
Net payment for said claims.....	293,698 27	17,233 54	5,069 72
Total net payment for claims.....	340,328 66	18,709 76	5,361 07
Total net payments for claims for all classes of business.....			\$ 364,399 49
Commission and brokerage: Fire, \$125,653.53; Other, \$10,688.98.....			136,342 51
Taxes: Fire, \$18,475.44; Other, \$1,257.40.....			19,732 84
Salaries, fees and travelling expenses, Fire:—Salaries: head office, general and special agents, \$47,030.14; fees, auditors, \$190.86; travelling expenses: officials, \$974.24; agents, \$2,181.12.....			50,376 36
Salaries and travelling expenses, Other:—Salaries: head office, general and special agents, \$1,915.51; travelling expenses: officials, \$22; agents, \$12.....			1,979 51

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## QUEEN—Continued.

## EXPENDITURE IN CANADA—Concluded.

Miscellaneous expenditure, Fire, viz.:—Advertising, \$1,311.46; furniture and fixtures, \$1,191.12; legal expenses, \$143.11; maps and plans, \$1,450.94; postage, telegrams, telephones and express, \$4,035.95; printing and stationery, \$7,061.87; rents, \$6,118.69; underwriters' boards, associations, etc., \$6,889.61; miscellaneous expenses, \$1,280.15.....	\$ 29,482 90
Miscellaneous expenditure, other, viz.:—Advertising, \$10.75; furniture and fixtures, \$10.60; postage, telegrams, telephones and express, \$27.18; printing and stationery, \$170.93; underwriters' boards, associations, etc., \$435.62; miscellaneous expenses, \$66.95.....	722 03
Total expenditure in Canada.....	\$ 603,035 64

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.							
	Fire.		Automobile (including Fire Risk.)		Automobile (excluding Fire Risk.)		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	84,568,517	1,003,631 58	2,244,132	49,062 44	112,000	8,398 01		
Taken in 1917, new and renewed....	68,963,562	797,099 00	2,921,952	61,587 19	631,000	10,107 19	75,020	8 25
Totals .....	153,532,079	1,800,730 58	5,166,084	110,649 63	743,000	18,505 20		
Less ceased .....	64,675,342	772,019 74	3,053,640	65,237 12	250,000	10,457 46	75,020	8 25
Gross in force at end of 1917.....	88,856,737	1,028,710 84	2,112,444	45,412 51	493,000	8,047 74		
Less reinsured....	5,233,963	51,220 20						
Net in force at end of 1917 .....	83,622,774	977,490 64	2,112,444	45,412 51	493,000	8,047 74		

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

Governments—	Par value.	Market value.
Dom. of Canada War Loan, 1925, 5 p.c.....	\$ 21,000 00	\$ 20,790 00
Dom. of Canada War Loan, 1937, 5 p.c.....	50,000 00	47,341 87
Province of Manitoba Drainage, 1935, 4 p.c.....	35,000 00	30,100 00
" Manitoba Drainage, 1937, 4 p.c.....	5,000 00	4,250 00
" Ontario, 1936, 3½ p.c.....	40,000 00	33,600 00
" Ontario, 1939, 4 p.c.....	30,000 00	26,100 00
" Quebec inscribed stock, 1937, 3 p.c.....	30,416 66	22,204 15
New Zealand stock, 1929, 4 p.c.....	48,666 67	41,853 34
Cities—		
Halifax permanent stock, 5 p.c.....	60,000 00	60,000 00
Montreal deb. stock, 1942, 3½ p.c.....	34,066 67	26,572 00
Montreal Sinking Fund, 1942, 4 p.c.....	70,000 00	60,200 00
Ottawa, 1928, 3½ p.c.....	30,000 00	26,100 00
Toronto, 1929, 3½ p.c.....	48,666 66	42,340 00
Toronto, 1948, 4 p.c.....	35,040 00	29,784 00
Toronto, 1955, 4½ p.c.....	5,000 00	4,600 00
Victoria, 1918, 4 p.c.....	20,000 00	19,600 00
Victoria, 1924, 4½ p.c.....	32,000 00	30,080 00
Winnipeg, 1919, 4 p.c.....	12,000 00	11,640 00
School—		
Montreal (St. Henri School), 1949, 4½ p.c.....	32,000 00	27,200 00
Railway—		
Can. Nor. Ry., 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c.....	48,666 67	41,853 33
Miscellaneous—		
Montreal Harbour, 1924, 4 p.c.....	10,000 00	9,200 00
Total on deposit with Receiver General.....	\$ 697,523 33	\$ 615,408 69

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## QUEEN—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 62,000 00
Book value of stocks and bonds owned by the company.....	11,725,680 39
Cash on hand, in trust companies and banks.....	1,001,475 72
Agents' balances and bills receivable.....	1,336,520 07
Reinsurance due on paid losses.....	97,020 20
Total ledger assets.....	\$14,222,606 38

## NON-LEDGER ASSETS.

Interest due and accrued.....	118,327 09
Gross assets.....	\$14,341,023 47
Deduct assets not admitted.....	918,160 96
Total admitted assets.....	\$13,422,862 51

## LIABILITIES.

Net amount of unpaid claims.....	\$ 961,455 18
Total unearned premiums.....	5,489,129 08
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	15,393 33
Federal, state and other taxes due or accrued (estimated).....	662,839 75
Contingent commissions or other charges due or accrued.....	33,375 80
Pension obligations.....	24,620 00
Income tax, withheld at source.....	3,980 50
Total liabilities, excluding capital stock.....	\$ 7,190,793 64
Capital stock paid up in cash.....	2,000,000 00
Surplus beyond liabilities, including capital stock.....	4,232,068 87
Total liabilities.....	\$13,422,862 51

## INCOME.

Net cash received for premiums.....	\$ 7,550,202 20
Interest and dividends.....	462,959 06
From agents' balances previously charged off.....	286 97
Gross profit on sale or maturity of stocks.....	535 13
Income tax, withheld at source.....	3,980 50
Total income.....	\$ 8,017,963 86

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 3,168,801 57
Expenses of adjustment and settlement of claims.....	87,271 37
Cash dividends paid stockholders.....	1,425,000 00
Commission or brokerage.....	1,288,161 78
Allowances to agencies for miscellaneous agency expenses.....	9,175 53
Salaries, \$120,644.21; and expenses, \$80,361.85; of special and general agents.....	201,006 06
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	430,948 56
Rent.....	47,956 42
Underwriters' boards and tariff associations.....	62,624 71
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	31,399 04
Inspections and surveys.....	45,401 94
State taxes on premiums, Insurance Department licenses and fees.....	54,990 76
All other licenses, fees and taxes.....	126,051 98
Income tax withheld in previous year.....	551 48
Agents' balances charged off.....	735 74
Gross decrease by adjustment, in book value of bonds and stocks.....	4,989 85
All other disbursements.....	175,291 44
Total disbursements.....	\$ 7,160,358 23

## RISKS AND PREMIUMS.

## FIRE.

Fire risks written or renewed during the year.....	\$ 869,925,221 00
Premiums thereon.....	8,119,802 20
Amount terminated during the year.....	703,674,159 00
Premiums thereon.....	6,935,101 22
Net amount in force at December 31, 1917.....	981,178,787 00
Premiums thereon.....	9,621,162 41

## MARINE AND INLAND.

Net amount in force at December 31, 1917.....	\$ 71,872,087 00
Premiums thereon.....	956,048 85

8 GEORGE V, A. 1918

# THE ROYAL EXCHANGE ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Governor—VIVIAN HUGH SMITH.

Secretary—PERCY F. HODGE.

Principal Office—Royal Exchange, London, E.C.

Chief Agent in Canada—ARTHUR BARRY.

Head Office in Canada—Montreal.

(Incorporated, June 22, 1720. Dominion license issued November 4, 1910.)

## CAPITAL.

Amount of joint stock capital authorized, £2,000,000.....	\$ 9,733,333 33
Amount subscribed and paid in cash, £689,219 17s. 10d.....	3,354,203 46

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A.</i> ).....	\$ 491,293 94
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### *Other Assets in Canada.*

Value of real estate held by the company.....	75,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	153,327 85
Market value of bonds and debentures held by company ( <i>For details, see Schedule B.</i> ).....	222,279 38
Cash at head office in Canada.....	2,495 29
Cash in banks, viz.:—	
Bank of Montreal, Montreal.....	\$ 22,163 48
Bank of British North America, Montreal.....	42,127 53
Royal Bank of Canada, Montreal.....	3,064 83
Royal Bank of Canada, Toronto.....	1,963 52
Canadian Bank of Commerce, Vancouver.....	543 71
Canadian Bank of Commerce, Montreal.....	6,324 98
Total cash in banks.....	76,208 05
Rents due.....	100 00
Interest due, \$1,770.68; accrued, \$13,512.02.....	15,282 70
Agents' balances and premiums uncollected on policies in force—	
Fire (\$1,297.44 on business prior to Oct. 1, 1917).....	\$ 63,733 43
Accident (\$69.45 on business prior to Oct. 1, 1917).....	1,133 08
Automobile, including Fire Risk, (\$61.26 on business prior to Oct. 1, 1917).....	2,252 67
Automobile, excluding Fire Risk.....	2,783 79
Employers' Liability (\$230.11 on business prior to Oct. 1, 1917).....	2,951 74
Sickness (\$57.46 on business prior to Oct. 1, 1917).....	1,017 67
Total.....	73,872 38
Office furniture and plans.....	13,831 72
Total assets in Canada.....	\$ 1,123,691 31

## SESSIONAL PAPER No. 8

## THE ROYAL EXCHANGE ASSURANCE—Continued.

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted (\$1,475 accrued prior to 1917)....	\$ 47,626 00
Net amount of accident claims, unadjusted (\$1,000 accrued prior to 1917)...	1,185 00
Net amount of automobile (including fire risk) claims, unadjusted .....	740 00
Net amount of automobile (excluding fire risk) claims, unadjusted .....	956 00
Net amount of employers' liability claims, unadjusted (\$200 accrued prior to 1917).....	2,247 00
Net amount of sickness claims, unadjusted.....	2,095 00
Total net amount of unsettled claims.....	\$ 54,849 00
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 389,031 98
Accident.....	4,291 12
Automobile (including Fire Risk).....	13,610 66
Automobile (excluding Fire Risk).....	11,472 51
Employers' Liability.....	6,430 27
Sickness.....	2,772 93
Total, \$427,609.47; carried out at 80 per cent.....	342,087 58
Due reinsuring companies.....	152 17
Taxes due and accrued.....	8,161 85
Total liabilities in Canada.....	\$ 405,250 60

## INCOME IN CANADA.

Premiums.	Class of Business.					
	Fire.	Accident.	Auto- mobile (includ- ing Fire Risk).	Auto- mobile (exclud- ing Fire Risk).	Employ- ers' Liability.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	611,136 59	12,813 39	33,310 24	26,977 04	17,354 97	7,519 57
Less reinsurance.....	3,859 44	860 58			25 37	325 50
Less return premiums....	89,302 11	1,707 34	6,301 61	4,651 09	2,974 92	1,134 25
Total deduction.....	93,161 55	2,567 92			3,000 29	1,459 75
Net cash received.....	517,975 04	10,245 47	27,008 63	22,325 95	14,354 68	6,059 82
Net cash received for premiums for all classes of business.....						\$ 597,960 59
Cash received for interest on investments, \$31,283.68; rents, \$2,378.02.....						33,661 70
Income from all other sources .....						1,051 92
Total income in Canada.....						\$ 632,683 21

8 GEORGE V, A. 1918

## THE ROYAL EXCHANGE ASSURANCE—Continued.

## EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Fire.	Accident.	Auto- mobile (includ- ing Fire Risk.)	Auto- mobile (exclud- ing Fire Risk.)	Employ- ers' Liability	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years . . . . .	23,718 92	477 82				
Less reinsurance . . . . .	13 04	97 42				
Net payment for claims occurring in previous years . . . . .	23,705 88	380 40		1,159 51	1,383 47	341 12
Paid for claims occurring during the year . . . . .	284,255 73	2,681 12	11,468 48	6,299 73	4,007 97	2,359 96
Less savings and salvage . . . . .	7,867 83		325 00	364 50		
Less reinsurance . . . . .	13 78					103 21
Total deduction . . . . .	7,881 61					
Net payment for said claims . . . . .	276,374 12			5,935 23		2,256 75
Total net payment for claims . . . . .	300,080 00	3,061 52	11,143 48	7,094 74	5,391 44	2,597 87
Total net payments for claims for all classes of business . . . . .						
						\$ 329,369 05
Commission and brokerage, Fire, \$99,728.58; Other, \$20,655.64 . . . . .						119,784 22
Taxes, Fire, \$12,143.88; Other, \$2,088.39 . . . . .						14,232 27
Salaries, fees and travelling expenses, Fire:—Salaries:—Head office, \$24,036.92; Fees:—Directors, \$1,440; auditors, \$450; travelling expenses, officials, \$3,098.02 . . . . .						29,024 94
Salaries, fees and travelling expenses, Other:—Salaries:—Head office, \$10,903.58; Fees:—Directors, \$600; auditors, \$187.50; travelling expenses; officials, \$1,503.85 . . . . .						13,194 93
Miscellaneous expenditure, Fire, viz.:—Advertising, \$797.73; furniture and fixtures, \$1,208.20; legal expenses, \$282.34; maps and plans, \$1,773.92; postage, telegrams, telephones and express, \$2,280.37; printing and stationery, \$2,806.10; rents, \$2,510; underwriters' boards, associations, etc., \$6,048.15; papers and periodicals, \$37.35; sundries, \$2,281.85 . . . . .						20,026 51
Miscellaneous expenditure, Other, viz.:—Advertising, \$132.36; furniture and fixtures, \$147.16; elevator inspections, \$124; legal expenses, \$15; postage, telegrams, telephones, and express, \$489.70; printing and stationery, \$1,147.56; rents, \$1,402; underwriters' boards, associations, etc., \$374.22; bad debts, \$538.99; sundry office expenses, \$426.41 . . . . .						4,797 40
Total expenditure in Canada . . . . .						\$ 530,429 32

SESSIONAL PAPER No. 8

## THE ROYAL EXCHANGE ASSURANCE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.							
	Fire.			Accident.			Automobile (including Fire Risk)	
	No.	Amount.		No.	Amount.		No.	Amount.
		\$	\$ cts.		\$	\$ cts.		\$
Gross in force at end of 1916.....	24,856	56,006,113	651,654 00	777	1,897,150	10,777 25	925	920,723
Taken in 1917—new.....	13,115	53,675,426	508,644 02	190	532,500	2,559 71	1,661	1,623,229
renewed.....	3,662	11,533,660	124,579 45	682	1,800,300	9,659 55	.....	.....
Totals.....	41,633	121,215,199	1,284,877 47	1,649	4,235,950	22,996 51	2,586	2,543,952
Less ceased.....	14,331	51,032,953	525,951 33	973	2,469,650	13,692 95	1,129	1,215,388
Gross in force at end of 1917.....	27,282	70,182,246	758,926 14	676	1,766,300	9,303 56	1,457	1,328,564
Less reinsured.....	.....	661,653	4,472 64	.....	72,158	721 33	.....	.....
Net in force at end of 1917.....	27,282	69,500,593	754,453 50	676	1,694,142	8,582 23	1,457	1,328,364
								27,221 33

## THE ROYAL EXCHANGE ASSURANCE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	Class of Business.							
	Automobile (excluding Fire Risk)				Employers' Liability.			
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$ cts.
Gross in force at end of 1916.....	233	2,330,000	16,734 73	95	950,000	16,751 64	531	6,729 17
Taken in 1917—new.....	419	4,190,000	28,547 77	48	480,000	11,051 97	110	1,904 50
renewed.....	3	30,000	227 25	25	250,000	2,351 50	463	5,680 38
Totals.....	655	6,550,000	45,509 75	168	1,680,000	30,155 11	1,104	14,314 05
Less ceased.....	328	3,280,000	22,564 72	97	970,000	17,858 33	668	8,376 68
Gross in force at end of 1917.....	327	3,270,000	22,945 03	71	710,000	12,296 78	436	5,637 37
Less reinsured.....					10,000	25 37		391 50
Net in force at end of 1917.....	327	3,270,000	22,945 03	71	700,000	12,271 41	436	5,545 87



## SESSIONAL PAPER No. 8

THE ROYAL EXCHANGE ASSURANCE—*Concluded.*

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

*Governments—*

	Par value.	Market value.
Dominion of Canada bonds, 1920/1925, 4½ p.c.....	\$ 48,666 67	\$ 47,206 67
Dominion of Canada War Loan, 1931, 5 p.c.....	5,500 00	5,445 00
Prov. of Alberta, 1943, 4½ p.c.....	42,826 67	37,687 47
Prov. of Ontario, 1946, 3½ p.c.....	42,340 00	32,178 40
Prov. of Saskatchewan, 1951, 4 p.c.....	42,826 67	34,261 34

*Cities—*

Calgary, 1931, 4½ p.c.....	7,300 00	6,424 00
Calgary, 1932, 4½ p.c.....	25,793 34	22,698 13
Calgary, 1941, 4½ p.c.....	32,120 00	26,980 80
Calgary, 1942, 4½ p.c.....	15,573 33	13,081 60

*Railways—*

Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed by Prov. of Alberta), 1959, 5 p.c.....	86,000 00	74,820 00
C.N.R., 1st mtge. deb. stock (g'teed by Dom. Govt.), 1958, 3½ p.c.....	19,466 67	14,016 00
C.N. Alberta Ry. 1st mtge. deb. stock (g'teed by Dom. Govt.), 1960, 3½ p.c.....	29,200 00	20,732 00
C.N. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. Govt.), 1961, 3½ p.c.....	108,526 67	78,139 20
G.T.P., 1st mtge. (g'teed by Dom. Govt.), 1962, 3 p.c.....	36,013 33	22,688 40
G.T.P. Branch Lines, 1st mtge. (gtd. by Prov. of Sask.), 1939, 4 p.c.....	6,813 33	5,382 53
G.T.P. Branch Lines, 1st mtge. (gtd. by Prov. of Alta.), 1942, 4 p.c.....	17,520 00	13,490 40
St. John and Quebec Ry., 1st mtge. deb. stock (g'teed by N.B. Govt.), 1962, 4 p.c.....	46,233 33	36,062 00

Total on deposit with Receiver General.....	\$ 612,720 01	\$ 491,293 94
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## SCHEDULE B.

Other bonds owned and held by the company:—

*Governments—*

	Par value.	Market value.
Dominion of Canada War Loan, 1919, 5 p.c.....	\$ 20,000 00	\$ 19,021 88
Dominion of Canada Victory Loan, 1937, 5½ p.c. (partly paid)	100,000 00	54,532 50
Anglo-French External Loan, 1920, 5 p.c.....	50,000 00	47,000 00

*Miscellaneous—*

Eastern Can. Savings and Loan Co., 1918, 5 p.c.....	2,500 00	2,475 00
Canada Permanent Mtge. Corp., 1920, 4½ p.c.....	25,000 00	25,000 00
United Kingdom of Great Britain and Ireland, 1918, 5½ p.c..	65,000 00	64,350 00
United Kingdom of Great Britain and Ireland, 1919, 5½ p.c..	10,000 00	9,900 00

Total par and market values.....	\$ 272,500 00	\$ 222,279 38
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(For General Business Statement, see Appendix.)

# THE ROYAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—HERBERT W. HIND.

Manager—GEO. CHAPPELL.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—WM. MACKAY.

Head Office in Canada—Montreal.

(Established May 31, 1845. Commenced business in Canada, 1851.)

## CAPITAL.

Amount of joint capital authorized, £3,000,000.....	\$14,600,000 00
Amount subscribed, £2,944,680.....	14,330,776 00
Amount paid thereon in cash, £441,702.....	<u>2,149,616 40</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General ( <i>For details, see Schedule A</i> ).....	\$ 1,399,519 32
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### *Other Assets in Canada.*

Real estate in Canada held by the company, viz.: Building situate Notre Dame Street and Place d'Armes Square, Montreal, \$450,000; building situate 27 and 29 Wellington Street East, Toronto, \$75,000; vacant lot, Vancouver, \$20,784 .....	545,784 00
Mortgage loans on real estate, first liens .....	634,500 00
Market value of bonds held by company ( <i>For details, see Schedule B</i> ).....	128,210 00
Cash at head office in Canada.....	2,010 42
Cash in banks, viz.:—	
Bank of Nova Scotia, Halifax.....	\$ 2,917 04
Royal Bank, Montreal.....	606,951 53
Molsons Bank, Montreal.....	22,289 13
Royal Bank, Winnipeg.....	12,640 33
Royal Bank, Toronto.....	17,106 59
Molsons Bank, Calgary.....	10,248 39
Royal Bank, Vancouver.....	20,567 24
Merchants National Bank, New York.....	<u>815 31</u>

Total cash in banks.....	693,535 56
Interest accrued.....	30,104 73
Rents due, \$523.75; accrued, \$3,874.62 .....	4,398 37
Agents' balances and premiums uncollected (\$241,104.26 was on business prior to October 1, 1917).....	<u>247,944 08</u>

Total assets in Canada.....	<u>\$ 3,686,006 48</u>
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## LIABILITIES IN CANADA.

Total net amount of claims, unadjusted (\$1,390 accrued in previous years).....	\$ 197,992 12
Reserve of unearned premiums, \$1,342,517.05; carried out at 80 per cent. ....	1,074,013 65
Taxes due and accrued.....	25,501 14
Due and accrued for salaries, rent, etc.....	460 24
Due for reinsurance premiums.....	<u>7,846 71</u>

Total liabilities in Canada.....	<u>\$ 1,305,813 86</u>
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## SESSIONAL PAPER No. 8

## THE ROYAL INSURANCE COMPANY—Continued.

## INCOME IN CANADA.

Gross cash received for premiums .....	\$ 1,958,980 39
Deduct reinsurances, \$67,543.55; return premiums, \$273,275.38.....	340,818 93
Net cash received for premiums.....	\$ 1,618,161 46
Received for interest on investments.....	115,576 18
Rents.....	19,383 28
Total income in Canada.....	<u>\$ 1,753,120 92</u>

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 113,195 05
Deduct savings and salvage, \$178.50; reinsurance, \$1,954.86.....	2,133 36
Net amount paid for said claims.....	\$ 111,061 70
Amount paid for claims occurring during the year.....	\$ 715,055 73
Deduct savings and salvage, \$3,107.56; reinsurance, \$9,697.12.....	12,804 68
Net amount paid for said claims.....	<u>\$ 702,251 05</u>
Total net amount paid for claims.....	\$ 813,312 75
Paid for commission or brokerage.....	301,987 58
Paid for salaries: head office officials and agents, \$125,656.70; travelling expenses, officials, \$2,809.16; agents, \$5,528.10.....	133,993 96
Taxes.....	39,061 22
Miscellaneous expenditure, viz.: Printing and stationery, \$13,380.75; underwriters' associations, \$16,273.25; advertising, \$2,555.49; rents, \$16,344.29; postage, telegrams, telephones and express, \$7,805.63; maps and plans, \$2,971.63; office furniture and fixtures, \$2,993.74; legal expenses, \$471.75; sundry expenses, \$4,927.49.....	67,724 02
Total expenditure in Canada.....	<u>\$ 1,356,079 53</u>

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$230,299,360	\$2,531,717 78
Taken during the year, new and renewed.....	184,221,002	2,007,120 85
Total.....	<u>\$414,520,362</u>	<u>\$4,538,838 63</u>
Deduct terminated.....	170,348,976	1,875,622 99
Gross in force at end of year.....	<u>\$244,171,386</u>	<u>\$2,663,215 64</u>
Deduct reinsured.....	9,504 038	88,790 61
Net in force at December 31, 1917.....	<u>\$234,667,348</u>	<u>\$2,574,425 03</u>

## SCHEDULE A.

## Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
<i>Governments—</i>		
Canada stock, 1909/34, 3½ p.c.....	\$ 48,666 67	\$ 39,420 00
Canada stock, 1930/50, 3½ p.c.....	104,633 33	80,567 66
British Columbia, 1937, 3½ p.c.....	100,000 00	77,000 00
British Columbia, 1941, 4½ p.c.....	34,066 67	29,978 66
Manitoba, 1937, 4 p.c.....	100,000 00	85,000 00
New Brunswick, 1938, 3 p.c.....	77,866 67	57,621 34
New Brunswick, 1922, 4 p.c.....	24,500 00	23,275 00
Nova Scotia, 1945, 3½ p.c.....	108,040 00	83,190 80
<i>Cities—</i>		
Toronto, 1948, 4 p.c.....	50,000 00	42,500 00
Toronto, 1948, 4½ p.c.....	97,333 33	90,520 00
Victoria, 1943, 4½ p.c.....	60,000 00	51,600 00
<i>Town—</i>		
Maisonneuve, 1952, 5 p.c.....	24,333 33	21,656 66
<i>Schools—</i>		
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c.....	97,333 33	79,813 33
Westmount, 1925-1927, 5 p.c.....	18,000 00	17,820 00

8 GEORGE V, A. 1918

THE ROYAL INSURANCE COMPANY—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debentures on deposit with Receiver General:—*Concluded.**Railways—*

Can. Nor. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c. ....	\$ 148,433 33	\$ 106,872 00
Can. Nor. Ry., Ontario Div. (g'teed by Prov. of Manitoba), 1930, 4 p.c. ....	269,853 34	224,333 87
Can. Nor. Ry., 1st mtge. (g'teed by Prov. of Manitoba), 1930, 4 p.c. ....	243,333 33	211,700 00
G.T.P., 1st mtge. stg. (g'teed by Dom. of Canada), 1962, 3 p.c. ....	121,666 67	76,650 00
Total on deposit with Receiver General.....	<u>\$1,719,060 00</u>	<u>\$1,399,519 32</u>

## SCHEDULE B.

Bonds and debentures held by the company:—

Canada Permanent Mortgage Corp., 1921, 5 p.c. ....	\$ 50,000 00	\$ 50,000 00
Huron and Erie Mortgage Corp., 1922, 5 p.c. ....	50,000 00	50,000 00
City of Toronto, 1936, 4½ p.c. ....	31,000 00	28,210 00
Total held by the company.....	<u>\$ 131,000 00</u>	<u>\$ 128,210 00</u>

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—F. R. BIGELOW.

Secretary—A. W. PERRY.

Principal Office—St. Paul, Minn.

Chief Agent in Canada—C. F. CODERE.

Head Office in Canada—Winnipeg, Man.

(Incorporated May, 1865. Dominion license issued September 14, 1907.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed and paid in cash.....	1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Dom. of Canada War Loan, 1937, 5 p.c.....	\$ 70,000 00	\$ 66,062 50
Prov. of Alberta, 1923, 4½ p.c.....	50,000 00	48,000 00
Prov. of Manitoba, 1937, 4 p.c.....	60,000 00	51,000 00
<i>Cities—</i>		
Fort William, 1940, 4½ p.c.....	10,000 00	8,600 00
Galt, 1946, 4 p.c.....	51,000 00	42,330 00
Hamilton, 1927, 4 p.c.....	35,000 00	32,200 00
Hamilton, 1937, 4 p.c.....	15,000 00	13,050 00
St. Boniface, 1942, 5 p.c.....	25,000 00	23,000 00
<i>School—</i>		
Calgary, P., 1945, 4½ p.c.....	20,000 00	16,600 00
Calgary, P., 1952, 4½ p.c.....	5,000 00	4,100 00
<i>Miscellaneous—</i>		
Toronto Harbour Com., (g't'd. by City of Toronto), 1918/ 1953, 4½ p.c.....	100,000 00	91,000 00
Total on deposit with Receiver General.....	\$ 441,000 00	\$ 395,942 50

Carried out at market value.....\$ 395,942 50

*Other Assets in Canada.*

Cash at head office .....	50 00
Cash in Standard Bank of Canada, Winnipeg.....	56,981 70
Amount due for reinsurance losses.....	5,306 81
Deposit with Western Canada Grain Association.....	1,000 00
Interest due, \$2,125; accrued, \$4,621.09.....	6,746 09
Agents' balances and premiums uncollected, viz.:—	
Fire (\$2,407.96 on business prior to Oct. 1, 1917).....	\$ 46,452 64
Automobile, including Fire Risk, (\$313.69 on business prior to Oct. 1, 1917).....	3,200 27
Inland Transportation (\$46.61 on business prior to Oct. 1, 1917).....	878 43
Total.....	50,531 34
Other assets.....	412 68
Total assets in Canada.....	\$ 516,971 12

8 GEORGE V, A. 1918

## ST. PAUL FIRE AND MARINE—Continued.

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....	\$ 7,891 21	
Net amount of fire claims, unadjusted.....	44,889 25	
Net amount of automobile (including fire risk) claims, unadjusted.....	14,512 72	
Net amount of inland transportation claims, unadjusted.....	809 80	
Total net amount of unsettled claims.....	\$ 68,102 98	
Reserve of unearned premiums, viz.:—		
Fire.....	\$ 209,262 29	
Automobile (including Fire Risk).....	28,957 32	
Inland Transportation.....	5,873 36	
Tornado.....	10,075 75	
Total, \$254,168.72; carried out at 80 per cent.....		203,334 98
Taxes due and accrued.....		9,000 00
Due and accrued for salaries, rent, etc.....		179 49
Reinsurance premiums due.....		7,953 67
Total liabilities in Canada.....	\$ 288,571 12	

## INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Auto- mobile. (Including Fire Risk.)	Hail.	Inland Trans- portation	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	492,833 82	84,592 27	136,834 80	16,876 59	5,678 25
Less reinsurance.....	23,500 91		23,744 65	733 06	
Less return premiums.....	101,654 76	23,682 30	1,399 50	1,011 19	
Total deduction.....	125,155 67		25,144 15	1,744 25	
Net cash received.....	367,678 15	60,909 97	111,690 65	15,132 34	5,678 25
Net cash received for premiums for all classes of business.....					\$ 561,089 36
Cash received for interest on investments.....					16,959 39
Income from all other sources.....					5,562 13
Total income in Canada.....					\$ 583,610 88

SESSIONAL PAPER No. 8

## ST. PAUL FIRE AND MARINE—Continued.

## EXPENDITURE IN CANADA.

Claims.	Class of Business.				
	Fire.	Auto- mobile, (including Fire Risk)	Hail.	Inland Trans- portation	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	40,158 48				
Less reinsurance.....	7,335 90				
Net payment for said claims.....	32,822 58	1,631 42	250 00	206 37	280 81
Amount paid for claims occurring during the year ...	216,398 37	22,888 94	101,114 24	2,651 53	1,046 65
Less savings and salvage.....		1,434 80		5 63	
Less reinsurance.....	9,398 58		17,399 16		
Net payment for said claims.....	206,999 79	21,454 14	83,715 08	2,645 90	
Total net payment for claims.....	239,822 37	23,085 56	83,965 08	2,852 27	1,327 46
Total net payments for claims for all classes of business.....	\$ 351,052 74				
Commissions and brokerage: Fire, \$72,389.24; Other, \$31,180.94.....	103,580 18				
Taxes: Fire, \$9,529.13; Other, \$5,181.43.....	14,710 56				
Salaries, Fire—Head office, \$8,048; general and special agents, \$4,345.93.....	12,393 93				
Salaries, Other—Head office, \$4,023.37; general and special agents, \$2,112.89.....	6,136 76				
Miscellaneous expenditure, Fire, viz.:—Advertising, \$60.44; adjusting expenses, \$5,129.10; furniture and fixtures, \$65.30; inspections and surveys, \$4,491.37; legal expenses, \$8.50; maps and plans, \$66.46; commercial reports, \$34.50; postage, telegrams, telephones and express, \$2,154.65; printing and stationery, \$884.45; rents, \$1,197.50; underwriters' boards, associations, etc., \$307.50; duty, \$271.58; management expenses, \$12,369.37; sundry expenses, \$370.54.....	28,211 26				
Miscellaneous expenditure, Other, viz.:—Advertising, \$13.30; adjusting expenses, \$3,315.35; furniture and fixtures, \$31.15; legal expenses, \$3.50; postage, telegrams, telephones and express, \$976.93; printing and stationery, \$446.21; rents, \$280; underwriters' boards, associations, etc., \$51.38; duty, \$109.62; management expenses, \$6,818.31; sundry expenses, \$131.35.....	12,207 10				
Total expenditure in Canada.....	\$ 528,282 53				

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	35,941,063	416,444 49	1,902,300	39,892 38
Taken in 1917, new.....	48,035,280	492,643 76	2,982,057	56,288 98
Renewed.....			1,278,024	24,123 85
Totals.....	83,976,343	909,088 25	6,162,381	120,305 21
Less ceased.....	45,505,319	483,067 98	3,060,402	62,390 56
Gross in force at end of 1917.....	38,471,024	426,020 27	3,101,979	57,914 65
Less reinsured.....	1,266,947	13,795 52		
Net in force at end of 1917.....	37,204,077	412,224 75	3,101,979	57,914 65

8 GEORGE V, A. 1918

## ST. PAUL FIRE AND MARINE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	Class of Business.					
	Hail.		Inland Transportation		Tornado.	
	Amount.	Premium.	Amount.	Premiums.	Amount.	Premiums.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1916.....			1,017,229	7,080,76	3,288,224	16,819 53
Taken in 1917, new and Renewed	2,277,782	136,834 80	33,485,614	15,542 11	1,120,493	5,678 25
Totals .....	*		34,502,843	22,622 87	4,408,717	22,497 78
Less ceased.....	2,277,782	136,834 80	28,808,807	11,116 92	582,286	3,274 72
Gross in force at end of 1917.....			5,694,036	11,505 95	3,826,431	19,223 06
Less reinsured.....			4,049,181	733 06		
Net in force at end of 1917.....			1,644,855	10,772 89	3,826,431	19,223 06

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## INCOME.

Net cash received for premiums.....	\$10,351,345 39
Interest and dividends .....	493,457 55
Rents.....	15,460 52
Agents' balances previously charged off.....	203 63
Gross profit on sale or maturity of bonds.....	7,875 09
From other sources.....	3,899 87
Total income.....	\$10,872,241 93

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 5,847,003 61
Expenses of adjustment and settlement of claims.....	120,665 68
Interest or dividends to stockholders.....	200,000 00
Commissions or brokerage.....	2,216,847 94
Allowances to local agencies for miscellaneous agency expenses.....	4,988 25
Salaries, \$84,383.14; and expenses, \$171,842.63; of special and general agents.....	256,225 77
Salaries, fees and all other charges of officers, directors, trustees and home office employees	186,216 60
Rents.....	13,822 50
Underwriters' boards and tariff associations.....	56,409 21
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	3,142 31
Inspections and surveys.....	17,186 82
Taxes on real estate.....	4,041 12
State taxes on premiums; Insurance Department licenses and fees.....	245,154 21
All other licenses, fees and taxes.....	31,651 89
Agents' balances charged off.....	1,864 28
Gross loss on sale or maturity of bonds.....	1,738 60
Gross decrease, by adjustment, in book value of bonds and stocks.....	3,899 87
All other disbursements.....	161,916 73
Total disbursements.....	\$ 9,372,775 39

## LEDGER ASSETS.

Book value of real estate.....	\$ 227,730 46
Mortgage loans on real estate, first liens.....	1,469,978 34
Loans secured by pledge of bonds, stock or other collateral.....	102,970 00
Book value of bonds and stocks.....	9,354,432 10
Cash on hand, in trust companies and banks.....	964,018 42
Agents' balances and bills receivable.....	1,769,200 91
Due from reinsurance companies on claims paid.....	127,009 76
Total ledger assets.....	\$13,995,339 99



## SESSIONAL PAPER No. 8

ST. PAUL FIRE AND MARINE—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 100,076 36
Gross assets.....	\$14,095,416 35
Deduct assets not admitted.....	517,795 55
Total admitted assets.....	<u>\$13,577,620 80</u>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 1,509,984 68
Total unearned premiums.....	6,627,190 37
Federal, state and other taxes due or accrued (estimated).....	150,000 00
Contingent commissions or other charges, due or accrued.....	30,768 22
Salaries, rents, etc., due or accrued.....	2,500 00
Reserve for conflagration fund.....	10,042 04
Reserve for War excess profit tax.....	250,000 00
Total liabilities, not including capital stock.....	\$ 8,580,485 31
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities, including capital stock.....	3,997,135 49
Total liabilities.....	<u>\$13,577,620 80</u>

## RISKS AND PREMIUMS.

Amount written or renewed during the year—Fire .....	\$ 804,389,129 00
Premiums thereon .....	9,341,745 76
Amount terminated during the year—Fire.....	661,829,273 00
Premiums thereon.....	8,240,084 14
Net amount in force at December 31, 1917—Fire.....	1,032,815,791 00
Premiums thereon.....	11,155,236 03
Net amount in force at December 31, 1917—Marine and Inland.....	115,524,150 00
Premium thereon.....	<u>1,678,438 03</u>

8 GEORGE V, A. 1918

## THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

General Manager—JAMES A. COOK.

Secretary—JOHN GUNN.

Principal Office—Edinburgh, Scotland.

Chief Agent in Canada—J. H. Esinhart.

Head Office in Canada—Montreal.

(Organized 1824. Incorporated June 26, 1833. Commenced business in Canada February, 1882.)

## CAPITAL.

Amount of capital authorized.....	\$30,000,000 00
Amount subscribed.....	25,807,500 00
Amount paid thereon in cash.....	<u>1,500,000 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A</i> ).....	\$ 442,248 18
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*Other Assets in Canada.*

Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens..	640,836 78
Cash in banks, viz:—	
Imperial Bank of Canada Toronto.....	\$ 49,635 53
Imperial Bank, Montreal.....	12,200 08
Union Bank of Canada, Winnipeg.....	<u>5,252 04</u>
Total cash in banks.....	67,087 65
Interest due, \$650; accrued, \$11,917.14.....	12,567 14
Agents' balances and premiums uncollected:—	
Fire (\$7,184.62 on business prior to Oct. 1, 1917).....	\$ 50,233 38
Automobile, including Fire (Risk, \$515.68 on business prior to Oct. 1, 1917).....	1,714 98
Sprinkler Leakage.....	<u>44 28</u>
Total.....	51,992 64
Total assets in Canada.....	<u>\$ 1,214,732 39</u>

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....	\$ 12,156 00
Net amount of fire claims, unadjusted.....	43,440 00
Net amount of automobile (including fire risk) claims, unadjusted.....	<u>60 00</u>
Total net amount of unsettled claims.....	\$ 55,656 00
Reserve of unearned premiums: fire, \$329,616.93; automobile (including fire risk), \$2,275.18; tornado, \$1,001.83; sprinkler leakage, \$1,572.82; Total, \$334,466.76; carried out at 80 per cent.....	267,573 41
Taxes due or accrued.....	<u>6,500 00</u>
Total liabilities in Canada.....	<u>\$ 329,729 41</u>

## SESSIONAL PAPER No. 8

## THE SCOTTISH UNION AND NATIONAL—Continued.

## INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Auto- mobile (including Fire Risk).	Sprinkler Leakage.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	493,897 98	4,054 61	1,988 53	920 19
Less reinsurance .....	16,822 58			
" return premiums.....	62,366 80	585 59	9 51	144 46
Total deduction.....	79,189 38			
Net cash received.....	414,708 60	3,469 02	1,979 02	775 73
Net cash received for premiums for all classes of business.....				\$ 420,932 37
Cash received for interest on investments.....				57,710 42
Total income in Canada.....				\$ 478,642 79

## EXPENDITURE IN CANADA.

Claims.	Fire.	Auto- mobile (including Fire Risk)	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Net amount paid for claims occurring in previous years.....	50,947 77	77 45	
Amount paid for claims occurring during the year.....	207,907 13	709 03	13,980 09
Less savings and salvage.....	114 13		
" reinsurance.....	2,256 62		
Total deduction.....	2,370 75		
Net payment for said claims.....	205,536 38		
Total net payment for claims .....	256,484 15	786 48	13,980 09
Total net payments for claims for all classes of business..... \$ 271,250 72			
Commission and brokerage: Fire, \$91 200.66; Other, \$1,550.89..... 92,751 55			
Taxes: Fire, \$13,073.72; Other, \$34.99..... 13,108 71			
Salaries, fees and travelling expenses, Fire:—Salaries: Head office, general and special agents, \$18,000; travelling expenses: officials, \$1,490.85; agents (including all expenses in relation to loss adjustments), \$8,326.28..... 27,817 13			
Miscellaneous expenditure, Fire, viz.—Advertising, \$114; fire departments, patrol and salvage corps assessments, etc., \$11; furniture and fixtures, \$390; maps and plans, \$1,456.01; postage, telegrams, telephones and express, \$2,081.20; printing and stationery, \$1,267.80; rents, \$1,000; underwriters' boards, associations, etc., \$5,470.72; premium on fidelity bond, \$125; miscellaneous expenses, \$359.25..... 12,274 98			
Miscellaneous expenditure, Other:—Postage, telegrams, telephones and express..... 8 51			
Total expenditure in Canada..... \$ 417,211 60			

8 GEORGE V, A. 1918

THE SCOTTISH UNION AND NATIONAL—*Concluded.*

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Automobile (including Fire Risk).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	31,461	62,254,012	650,837 42	37	17,350	657 50
Taken in 1917—new and renewed.....	20,014	49,482,234	492,133 29	425	409,494	5,245 34
Totals.....	51,475	111,736,246	1,142,970 71	462	426,844	5,902 84
Less ceased.....	17,025	47,061,539	469,899 16	131	102,864	1,352 48
Gross in force at end of 1917.....	34,450	64,674,707	673,071 55	331	323,980	4,550 36
Less reinsured.....	.....	2,258,582	18,468 97	.....	.....	.....
Net in force at end of 1917.....	34,450	62,416 125	654,602 58	331	323,980	4,550 36

Risks and Premiums.	Class of Business.					
	Sprinkler Leakage.			Tornado.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	4	57,292	83 67	59	286,940	1,718 94
Taken in 1917—New and renewed.....	16	319,520	2,032 81	22	91,071	493 07
Totals.....	20	376,812	2,116 48	81	378,011	2,212 01
Less ceased.....	6	103,062	173 70	24	75,750	333 20
Gross and net in force at end of 1917....	14	273,750	1,942 78	57	302,261	1,858 81

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

Cities—	Par value.	Market value.
St. John, 1936, 4 p.c.....	\$ 2,000 00	\$ 1,720 00
Hamilton, 1937, 4 p.c.....	25,000 00	21,750 00
Hamilton, Ont., 1934, 4 p.c.....	73,000 00	64,239 99
Halifax, 1926, 4 p.c.....	50,000 00	46,500 00
London, Ont., 1925, 4 p.c.....	25,000 00	23,250 00
London, 1943, 4½ p.c.....	25,000 00	23,000 00
Brantford, 1930, 4 p.c.....	30,000 00	26,700 00
Edmonton, 1929, 4½ p.c.....	48,666 66	43,313 33
St. Boniface, 1928, 5 p.c.....	50,310 38	47,794 86
Quebec, 1933, 3½ p.c.....	6,000 00	4,980 00
Brantford, 1928, 4½ p.c.....	10,000 00	9,500 00
Halifax, 1945, 4 p.c.....	50,000 00	42,500 00
Fort William, 1939, 4½ p.c.....	50,000 00	43,500 00
School—		
Ottawa, P., 1941, 4 p.c.....	50,000 00	43,500 00

Total on deposit with Receiver General.....	\$ 494,977 04	\$ 442,248 18
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(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—A. W. DAMON.

Secretary—E. H. HILDRETH.

Principal Office—Springfield, Mass.

Chief Agent in Canada—JOSEPH MURPHY.

Head Office in Canada—Toronto.

(Incorporated April 24, 1849. Dominion license issued November 5, 1908.)

## CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash..... \$ 2,500,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)..... \$ 458,710 00*Other Assets in Canada.*

## Cash in banks, viz.:—

Bank of Nova Scotia, St. John, N.B.....	\$ 6,131 45
Bank of Nova Scotia, Toronto, Ont.....	21,548 19
Royal Bank of Canada, Montreal, P.Q.....	4,534 45
Merchants Bank of Canada, Victoria, B.C.....	7,045 99
Royal Bank of Canada, Vancouver, B.C.....	9,008 22
Union Bank of Canada, Winnipeg, Man.....	16,959 59
Com Exchange National Bank, Chicago.....	23,599 11

Total cash in banks..... 88,887 00

Interest accrued..... 6,630 37

Agents' balances and premiums uncollected: Fire..... 54,259 47

Total assets in Canada..... \$ 608,486 84

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 58,775 77
Net amount of sprinkler leakage claims, unadjusted.....	500 00
Net amount of tornado claims, unadjusted.....	13,990 09

Total net amount of unsettled claims..... \$ 73,265 86

## Reserve of unearned premiums—

Fire.....	\$ 235,448 11
Sprinkler Leakage.....	642 98
Tornado.....	3,203 90

Total, \$239,294.99; carried out at 80 per cent..... 191,436 00

Taxes due and accrued..... 12,000 00

Reinsurance premiums..... 3,730 82

Total liabilities in Canada..... \$ 280,432 68

8 GEORGE V, A. 1918

## SPRINGFIELD FIRE AND MARINE—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.		
	Fire.	Sprinkler Leakage.	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	603,389 15	882 50	3,197 18
Less reinsurance.....	84,071 42	104 08	918 48
Less return premiums.....	101,682 27	14 00	133 23
Total deduction.....	185,753 69	118 08	1,051 71
Net cash received.....	417,635 46	764 42	2,145 47
Net cash received for premiums for all classes of business.....	\$ 420,545 35		
Cash received for interest on investments.....	24,155 28		
Total income in Canada.....	\$ 444,700 63		

## EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Sprinkler Leakage.	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Net amount paid for claims occurring in previous years.....	51,396 25		
Paid for claims occurring during the year.....	236,572 46	194 16	319 75
Less savings and salvage.....	12,968 15		
Less reinsurance.....	8,624 26		
Total deduction.....	21,592 41		
Net payment for said claims.....	214,980 05		
Total net payment for claims.....	266,376 30	194 16	319 75
Total net payments for claims for all classes of business.....	\$ 266,890 21		
Commission and brokerage: Fire, \$93,553.10; Other, \$794.05.....	94,347 15		
Taxes.....	21,298 50		
Salaries, fees and travelling expenses—Fire: Salaries, general and special agents, \$7,530.46; Travelling expenses: officials, \$1,485.50; agents, \$1,467.37.....	10,483 33		
Miscellaneous expenditure, viz.:—Advertising, \$238.05; furniture and fixtures, \$13.30; inspections and surveys, \$1,785.89; legal expenses, \$70.50; maps and plans, \$848.07; postage, telegrams, telephones and express, \$1,930.58; printing and stationery, \$801.10; rents, \$2,520.02; underwriters' boards, associations, etc., \$2,251.54; expenses adjusting losses, \$3,520.93.....	13,979 98		
Total expenditure in Canada.....	\$ 406,999 17		

## SESSIONAL PAPER No. 8

## SPRINGFIELD FIRE AND MARINE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class in Business.					
	Fire.		Sprinkler Leakage.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.	62,677,793	538,839 26	232,000	901 92	2,406,832	9,517 71
Taken in 1917, new and renewed.....	64,948,415	532,409 67	143,000	882 50	1,066,100	3,197 18
Totals.....	127,626,208	1,071,248 93	375,000	1,784 42	3,472,932	12,714 89
Less ceased.....	68,014,700	525,206 12	171,000	483 92	699,588	2,436 28
Gross in force at end of 1917.	59,611,508	546,042 81	204,000	1,300 50	2,773,344	10,278 61
Less reinsured.....	14,523,002	96,821 83	34,500	163 63	550,163	2,807 58
Net in force at end of 1917...	45,088,506	449,220 98	169,500	1,136 87	2,223,181	7,471 03

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Canada bonds, 1926, 5 p.c.....	\$ 25,000 00	\$ 24,750 00
<i>Cities—</i>		
Brantford, 1942 4½ p.c.....	60,000 00	54,600 00
Calgary, 1933, 5 p.c.....	50,000 00	46,500 00
Hamilton, 1932, 4 p.c.....	12,000 00	10,650 00
Hamilton, 1934, 4½ p.c.....	38,000 00	35,720 00
Ottawa, 1935, 4½ p.c.....	20,000 00	19,000 00
Regina, 1928, 5 p.c.....	20,000 00	19,000 00
Toronto, 1948, 4½ p.c.....	27,000 00	25,110 00
Victoria, 1951, 4 p.c.....	15,000 00	11,550 00
Victoria, 1938, 4½ p.c.....	30,000 00	26,100 00
Westmount, 1947, 4½ p.c.....	35,000 00	31,850 00
Westmount, 1955, 4½ p.c.....	15,000 00	13,650 00
Winnipeg, 1925, 4 p.c.....	55,000 00	50,600 00
Winnipeg, 1934, 4 p.c.....	5,000 00	4,350 00
<i>Schools—</i>		
Montreal Catholic, 1948, 4 p.c.....	25,000 00	20,750 00
Montreal Protestant, 1938, 4 p.c.....	25,000 00	21,500 00
Outremont, 1950, 4½ p.c.....	50,000 00	43,000 00
Total on deposit with Receiver General .....	<u>\$ 507,000 00</u>	<u>\$ 458,710 00</u>

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## INCOME.

Net cash received for premiums.....	\$ 7,667,342 00
Interest and dividends.....	493,332 41
Rents.....	18,000 00
Agents' balances charged off.....	247 50
Gross profit on sale or maturity of stocks.....	2,262 09
Total income.....	<u>\$ 8,181,184 00</u>

8 GEORGE V, A. 1918

SPRINGFIELD FIRE AND MARINE—*Concluded.*

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 3,445,842 05
Expenses of adjustment and settlement of claims.....	63,914 29
Commissions or brokerage.....	1,499,294 70
Allowances to local agencies for miscellaneous agency expenses.....	34,532 96
Salaries, \$215,116.62 and expenses, \$156,041.07; of special and general agents.....	371,157 09
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	408,155 49
Rents.....	36,040 48
Underwriters' boards and tariff associations.....	73,312 27
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	38,809 57
Inspections and surveys.....	60,083 29
Taxes and real estate.....	6,397 32
State taxes on premiums, Insurance Department licenses and fees.....	176,797 19
All other licenses, fees and taxes.....	44,236 58
Stockholders for interest or dividends.....	250,000 00
Agents' balances charged off.....	1,638 66
Gross loss on sale or maturity of bonds.....	1,750 00
Gross increase, by adjustment, in book value of stocks.....	1,375 00
All other disbursements.....	173,888 96
Total disbursements.....	\$ 6,687,226 50

## LEDGER ASSETS.

Book value of real estate.....	\$ 300,000 00
Mortgage loans on real estate, first liens.....	2,628,670 00
Book value of bonds and stocks.....	7,673,993 52
Cash on hand, in trust companies and in banks.....	1,060,104 41
Agents' balances.....	1,532,145 61
Total ledger assets.....	\$13,194,913 54

## NON-LEDGER ASSETS.

Interest accrued.....	101,333 54
Market value of bonds and stocks over book value.....	91,612 48
Reinsurance due on paid claims.....	29,876 85
Gross assets.....	\$13,417,736 41
Deduct assets not admitted.....	193,703 07
Total admitted assets.....	\$13,224,033 34

## LIABILITIES.

Net amount of unpaid claims.....	\$ 817,123 31
Total unearned premiums.....	7,226,190 15
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	15,000 00
Federal, state and other taxes due or accrued (estimated).....	115,000 00
Contingent commissions or other charges due or accrued.....	25,000 00
Total amount of liabilities, except capital stock.....	\$ 8,198,313 46
Capital stock paid up in cash.....	2,500,000 00
Surplus over all liabilities.....	2,525,719 88
Total liabilities.....	\$13,224,033 34

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$ 1,121,187,006 00
Premiums thereon.....	10,922,358 02
Amount of risks terminated during the year.....	960,964,664 00
Premiums thereon.....	9,778,516 21
Net in force, December 31, 1917.....	1,335,596,777 00
Premiums thereon.....	13,674,251 19



SESSIONAL PAPER No. 8

THE STUYVESANT INSURANCE COMPANY.  
STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—A. R. PIERSON.

Secretary—G. F. HUTCHINGS.

Principal Office—New York.

Chief Agent in Canada—GODFREY C. WHITE.

Head Office in Montreal—Canada.

(Organized, November 25, 1850. Dominion license issued August 25, 1916.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid up in cash.....\$ 700,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Debentures on deposit with Receiver General, viz.:	Par value.	Market value.
Prov. of Ontario, 1936, 3½ p.c. ....	\$ 84,000 00	\$ 70,560 00
United Kingdom of Great Britain and Ireland, 1921 or earlier, 5½ p.c. ....	20,000 00	19,138 75
Total on deposit with Receiver General.....	\$ 104,000 00	\$ 89,698 75
Carried out at market value.....		\$ 89,698 75

*Other Assets in Canada.*

Cash in Royal Bank of Canada, Montreal.....	25,619 64
Interest accrued.....	183 33
Agents' balances and premiums uncollected.....	28,045 11
Due from reinsuring companies on paid losses.....	7,396 79
Total assets in Canada.....	\$ 150,943 62

## LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid.....	\$ 45,381 00
Reserve of unearned premiums, \$80,347.07; carried out at 80 per cent.....	64,277 66
Taxes due and accrued.....	2,000 00
Total liabilities in Canada.....	\$ 111,658 66

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 273,058 32
Deduct reinsurances, \$84,140.47; return premiums, \$52,550.77.....	136,691 24
Net cash received for premiums.....	\$ 136,367 08
Interest on investments.....	3,325 62
Total income in Canada.....	\$ 139,692 70

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 48,012 99
Deduct reinsurances.....	13,941 76
Net amount paid for said claims.....	\$ 34,071 23
Amount paid for claims occurring during the year.....	\$ 140,867 39
Deduct reinsurances.....	24,589 28
Net amount paid for said claims.....	\$ 116,278 11

THE STUYVESANT—*Concluded.*EXPENDITURE IN CANADA—*Concluded.*

Total net amount paid for claims.....	\$	150,349 34
Commission or brokerage.....		18,401 28
Salaries and travelling expenses:—Salaries:—Head Office officials, \$5,078.03; travelling expenses:—officials, \$1,386.81.....		6,464 84
Taxes.....		2,972 91
Miscellaneous expenditure, viz.: Advertising, \$349.45; legal expenses, \$25; maps and plans, \$6; furnitures and fixtures, \$691.98; postage, telegrams, telephones and express, \$1,355.17; printing and stationery, \$823.93; rents, \$565; adjustment expenses, \$1,000.51; exchange, \$122.88; premium on bond, \$603.23.....		5,543 15
Total expenditure in Canada.....	\$	<u>183,731 52</u>

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 8,765,364	\$ 101,000 90
Taken during the year, new and renewed.....	23,243,949	269,980 63
Total.....	\$ 32,009,313	\$ 370,981 53
Deduct terminated.....	14,118,484	146,704 38
Gross in force at end of year.....	\$ 17,890,829	\$ 224,277 15
Deduct reinsured.....	5,855,746	81,763 00
Net in force at December 31, 1917.....	\$ 12,035,083	\$ 142,514 15

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—MARLBOROUGH R. PRYOR.

Manager—GEO. EDWARD MEAD.

Principal Office—London, England.

Manager in Canada—LYMAN ROOT.

Head Office in Canada—Toronto.

(Organized April 7, 1710. Commenced business in Canada June 3, 1892.)

## CAPITAL.

Amount of capital authorized and subscribed.....	\$11,680,000 00
Amount paid thereon in cash.....	2,336,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A</i> ).....	\$ 542,993 43
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*Other Assets in Canada.*

Value of real estate held by the company (Toronto office).....	45,850 00
Dom. of Canada Victory Loan, 1937, 5½ p.c. (10 p.c. of subscription), par value \$7,500, carried out at market value.....	7,500 00
Cash at head office in Canada.....	8,420 87
Cash in banks, viz.:—	
Dominion Bank, Toronto.....	\$ 15,787 06
Union Bank of Canada, Toronto.....	49,711 02
Total cash in banks.....	65,498 08
Agents' balances and premiums uncollected (\$3,301.53 on business prior to Oct. 1, 1917).....	80,038 60
Office furniture, \$3,499.80; plans, \$11,871.72.....	15,371 52
Total assets in Canada.....	\$ 765,672 50

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 94,198 05
Reserve of unearned premiums, \$472,312.63; carried out at 80 per cent.....	377,850 10
Taxes due and accrued.....	8,475 57
Total liabilities in Canada.....	\$ 480,523 72

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 758,545 34
Deduct reinsurances, \$19,805 06; return premiums, \$119,582.26.....	139,387 32
Net cash received for premiums.....	\$ 619,158 02
Endorsement fees.....	55 46
Received for interest on investments.....	12,206 79
Rents (net).....	1,165 11
Total income in Canada.....	\$ 632,585 38

SUN INSURANCE OFFICE—*Concluded.*

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 25,543 25	
Amount paid for claims occurring during the year.....	\$ 298,058 14	
Deduct savings and salvage, \$2,105.82; reinsurances, \$6,136.07.....	8,241 89	
Net amount paid for said claims.....	\$ 289,816 25	
Total net amount paid for claims.....	\$	315,359 50
Commission or brokerage.....		129,792 78
Paid for: Salaries, head office officials, \$33,739.93; auditors' fees, \$400; travelling expenses of officials, \$8,772.87.....		42,912 80
Taxes.....		15,901 80
Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, \$4,983.06; advertising, \$2,459.32; stationery and printing, \$9,480.58; board dues, \$7,236.69; rents, \$2,389.50; miscellaneous, \$269.76; maps and plans, \$1,062.63; furniture and fixtures, \$1,795.75; fire departments, patrols, etc., \$41.98; Bradstreets and Underwriters' Protective Assoc., \$243.16; insurance superintendence, \$358.13; legal expenses, \$87.07.....		30,407 63
Total expenditure in Canada.....	\$	534,374 51

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at beginning of year.....	\$ 74,249,369	\$ 842,341 17
Policies taken during the year, new and renewed.....	74,994,035	773,478 91
Total.....	\$149,243,404	\$1,615,820 08
Deduct terminated.....	62,960,532	662,034 13
Gross in force at end of year.....	\$ 86,282,872	\$ 953,785 95
Deduct reinsured.....	4,130,225	24,909 80
Net in force at December 31, 1917.....	\$ 82,152,647	\$ 928,876 15

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Dom. of Canada stock, 1938, 3 p.c.....	\$ 23,530 33	\$ 17,412 44
Prov. of Manitoba Tel. and Tel., 1947, 4 p.c.....	48,666 67	39,906 67
Prov. of Nova Scotia redeemable stock, 1954, 3½ p.c.....	24,333 33	17,763 33
Prov. of Ontario, 1945/1965, 4½ p.c.....	19,466 67	17,325 33
<i>Cities—</i>		
Calgary, 1937, 4½ p.c.....	14,600 00	12,556 00
Edmonton, 1921, 5 p.c.....	19,466 67	18,882 67
Halifax Con. Fund deb. stock, 1940, 4 p.c.....	15,000 00	12,900 00
Hamilton, 1934, 4½ p.c.....	25,000 00	23,500 00
London, 1933, 4 p.c.....	25,000 00	22,000 00
Montreal Cons. deb. stock, 1932, 4 p.c.....	48,666 67	43,313 33
Saskatoon, 1941/1961, 4½ p.c.....	24,333 33	19,223 33
Toronto, 1929, 3½ p.c.....	48,666 66	42,340 00
Vancouver, 1931, 4 p.c.....	12,166 67	10,220 00
Vancouver, 1932, 4 p.c.....	12,166 66	10,220 00
Victoria, 1958, 4 p.c.....	25,000 00	19,000 00
Winnipeg, 1918, 4 p.c.....	50,000 00	49,000 00
Winnipeg, 1943/1963, 4½ p.c.....	19,466 67	17,325 33
<i>School—</i>		
Winnipeg, 1943, 4 p.c.....	17,000 00	14,110 00
<i>Railways—</i>		
Alberta & Great Waterways Ry. Co. 1st mtge. (g'teed by Prov. of Alta.), 1959, 5 p.c.....	75,000 00	65,250 00
G.T.P. 1st mtge. (g'teed by Dom. Gov't), 1962, 3 p.c.....	36,500 00	22,995 00
<i>Miscellaneous—</i>		
Canada Perm. Mtge. Corp., 1920, 4½ p.c.....	25,000 00	25,000 00
Toronto Harbour Commissioners (g'teed by City of Toronto), 1953, 4½ p.c.....	25,000 00	22,750 00
Total on deposit with Receiver General.....	\$ 634,030 33	\$ 542,993 43

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

# L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE, PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—STEPHANE DERVILLE.

Manager—BARON G. CERISE.

Principal Office—Paris, France.

Chief Agent in Canada—LOUIS MAURICE FERRAND.

Head Office in Canada—Montreal.

(Established, 1828. Dominion license issued April 11, 1911.)

## CAPITAL.

Amount of joint capital authorized and subscribed.....	\$ 2,000,000 00
Amount paid in cash.....	500,000 00

## ASSETS IN CANADA.

*Held solely for protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
966,666.67 francs French Rentes, perpetual, 3 p.c.....	\$ 186,566 67	\$ 110,074 34
328,000 francs French "National Defence Loan", 1931 or later 5 p.c.....	63,304 00	54,441 44
City of Montreal, 1951, 4½ p.c.....	24,333 33	22,143 33
Total on deposit with Receiver General.....	\$ 274,204 00	\$ 186,659 11

Carried out at market value..... \$ 186,659 11

*Other Assets in Canada.*

Cash at head office in Canada.....	4,337 87
Cash in Merchants Bank of Canada, Montreal.....	35,823 19
Agents' balances and premiums uncollected (\$16,298.98 on business prior to Oct. 1, 1917)...	53,482 23
Office furniture and plans.....	3,810 14
Total assets in Canada.....	\$ 284,112 54

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 3,088 73
Net amount of claims, unadjusted.....	21,169 63
Net amount of claims, resisted, in suit (accrued prior to 1917).....	2,500 00
Total net amount of unsettled claims.....	\$ 26,758 36
Reserve of unearned premiums, \$158,043.43; carried out at 80 per cent.....	126,434 74
Due and accrued for salaries, rent, advertising, etc.....	319 63
Return premiums, \$5,205.09; reinsurance, \$459.43.....	5,664 52
Taxes due and accrued.....	3,697 85
Total liabilities in Canada.....	\$ 162,875 10

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 265,972 64
Deduct reinsurances, \$10,224.28; return premiums, \$38,382.86.....	48,607 14
Net cash received for premiums.....	\$ 217,365 50
Interest on bank account.....	996 91
Total income in Canada.....	\$ 218,362 41

8 GEORGE V, A. 1918

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 13,506 89	
Deduct reinsurances.....	244 73	
Net amount paid for said claims, (including \$142.45 outstanding in agencies, 1916).....	\$ 13,262 16	
Amount paid for claims occurring during the year.....	\$ 116,035 93	
Deduct reinsurances.....	632 53	
Net amount paid for said claims.....	\$ 115,403 40	
Total net amount paid for claims.....	\$	128,665 56
Paid for commission or brokerage.....		43,422 21
Paid for salaries of officials, \$12,910.05; directors' fees, \$200; travelling expenses, officials and agents, \$677.70.....		13,787 75
Paid for taxes.....		7,493 28
Miscellaneous expenditure: Advertising, \$801 91; furniture and fixtures, \$19 15; maps and plans, \$857 33; postage, telegrams, telephones and express, \$1,314 74; printing and stationery, \$835 43; rents, \$2,500.00; boards and tariff associations, \$2,321.58; sundries, \$1,598.59; inspections and surveys, \$1,996.66; legal expenses, — \$312 71.....		11,932 68
Total expenditure in Canada.....	\$	205,301 48

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 25,978,602	\$ 309,106 12
Policies taken during the year, new and renewed.....	22,598,160	267,219 91
Total.....	\$ 48,576,762	\$ 576,326 03
Deduct terminated.....	21,601,918	251,387 99
Gross in force at end of year.....	\$ 26,974,844	\$ 324,938 04
Deduct reinsured.....	1,322,499	13,361 76
Net in force at December 31, 1917.....	\$ 25,652,345	\$ 311,576 28

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## UNION ASSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—CHARLES MORTIMER.

General Manager—HERBERT LEWIS.

Principal Office—London, Eng.

Manager in Canada—T. L. MORRISEY.

Head Office in Canada—Montreal.

(Incorporated 1714. Dominion license issued September 9, 1911.)

## CAPITAL.

Amount of capital authorized and subscribed, £450,000.....	\$ 2,190,000 00
Amount paid in cash, £50,000.....	243,333 33

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule A).....	\$ 481,124 68
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*Other Assets in Canada.*

Cash at head office (including premiums in course of transmission).....	26,044 11
Cash in banks, viz:—	
Merchants Bank of Canada, Montreal.....	\$ 12,978 20
Bank of Toronto, Montreal.....	88,943 69
Total cash in banks.....	101,921 89
Agents' balances and premiums uncollected, viz:—	
Fire (\$745.22 on business prior to Oct. 1, 1917).....	\$ 84,913 92
Inland Transportation (on business prior to Oct. 1, 1917).....	174 29
Total.....	85,088 21
Plans, \$2,767.34; (less \$553.46 depreciation).....	2,213 88
Total assets in Canada.....	\$ 696,392 77

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted (\$625 accrued prior to 1917).....	\$ 46,818 22
Net amount of fire claims, resisted, in suit (accrued prior to 1917).....	2,000 00
Net amount of inland transportation claims, unadjusted.....	971 36
Total net amount of unsettled fire claims.....	\$ 49,789 58
Reserve of unearned premiums, fire, \$406,267.63; inland transportation, \$213.75; total \$406,481.38 carried out at 80 per cent.....	325,185 10
Taxes due and accrued.....	8,000 00
Total liabilities in Canada.....	\$ 382,974 68

8 GEORGE V, A. 1918

## UNION ASSURANCE—Continued.

## INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Inland Transportation.
	\$ cts.	\$ cts.
Gross cash received.....	722,992 47	10,664 37
Less reinsurance.....	91,349 02	16 56
“ return premiums.....	84,722 83	773 20
Total deduction.....	176,071 85	789 76
Net cash received.....	546,920 62	9,874 61
Net cash received for premiums for all classes of business.....	\$ 556,795 23	
Cash received for interest on investments.....	22,776 94	
Total income in Canada.....	\$ 579,572 17	

## EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	
	\$ cts.	
Amount paid for claims occurring in previous years .....	62,556 21	
Less savings and salvage, \$401.47; reinsurance, \$4,586.97 .....	4,988 44	
Net payment for said claims.....	57,567 77	
Paid for claims occurring during the year.....	260,834 05	
Less savings and salvage.....	65 75	
Less reinsurance .....	34,489 36	
Total deduction.....	34,555 11	
Net payment for said claims.....	226,278 94	
Total net payment for claims for all classes of business .....	\$ 283,846 71	
Commission and brokerage: Fire, \$98,664.33; Other, \$1,510 35.....	100,174 68	
Taxes, Fire.....	15,151 48	
Salaries and travelling expenses, Fire:—Salaries:—Head office, \$41,285 01; general and special agents, \$900; fees—auditor, \$400; travelling expenses:—officials, \$2,749.10.....	45,334 11	
Miscellaneous expenditure, Fire, viz.—Advertising, \$1,059.05; fire record and mercantile agency, \$77; exchange, \$527.74; express, \$134 07; maps and plans, \$1,219 07; miscellaneous, \$3,266 28; postage, telegrams, telephones, \$2,000 40; printing and stationery, \$2,844 36; rents, \$7,808 66; underwriters' boards, associations, etc., \$6,184 10; sundries, \$431 86.....	25,552 50	
Total expenditure in Canada.....	\$ 470,059 57	



SESSIONAL PAPER No. 8

UNION ASSURANCE—*Concluded.*

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Inland Transportation	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	74,734,101	833,707 87		
Taken in 1917, new and renewed.....	69,322,455	745,396 38	50,165,113	10,676 34
Totals.....	144,056,556	1,579,104 25		
Less ceased.....	63,853,502	671,646 85	49,865,113	10,248 84
Gross in force at end of 1917.....	80,203,054	907,457 40	300,000	427 50
Less reinsured.....	10,452,248	115,784 47		
Net in force at end of 1917.....	69,750,806	791,672 93	300,000	427 50

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

	Par value.	Market value.
<i>Governments—</i>		
Prov. of British Columbia stock, 3 p.c.....	\$ 48,666 67	\$ 33,093 34
Newfoundland, 1947, 3½ p.c.....	24,333 34	17,276 67
Newfoundland, 1951, 3½ p.c.....	24,333 33	17,276 67
Victorian Cons. Insc. stock, 1929/1949, 3½ p.c.....	46,233 33	33,288 00
<i>Cities—</i>		
Montreal stock, 1948, 4 p.c.....	24,333 33	20,440 00
Ottawa, 1919, 4 p.c.....	50,000 00	49,000 00
Toronto, 1929, 3½ p.c.....	48,666 66	42,340 00
Toronto, 1918, 4 p.c.....	100,000 00	99,000 00
Toronto, 1925, 4½ p.c.....	10,000 00	9,700 00
Winnipeg, 1941, 3½ p.c.....	53,000 00	40,810 00
<i>Schools—</i>		
Montreal (Emard), Que., 1951, 5 p.c.....	25,000 00	22,500 00
Maisonneuve, 1951, 4½ p.c.....	50,000 00	40,000 00
St. Pierre, Que., 1951, 5 p.c.....	30,000 00	26,400 00
<i>Miscellaneous—</i>		
Can. Perm. Mortgage Corp., 1921, 4½ p.c.....	30,000 00	30,000 00
Total on deposit with Receiver General.....	\$ 564,566 66	\$ 481,124 63

(For General Business Statement, see Appendix.)

8 GEORGE V, A. 1918

## UNION INSURANCE SOCIETY OF CANTON (CHINA), LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—Hon. P. H. HOLYOAK.

General Manager—C. MONTAGUE EDE.

Principal Office—Hong Kong, China.

Chief Agent in Canada—CHAS. R. DRAYTON.

Head Office in Canada—Toronto.

(Incorporated 1873. Dominion License issued September 24, 1917.)

## CAPITAL.

Amount of capital authorized.....	\$ 3,000,000 00
Amount of capital subscribed.....	2,894,625 00
Amount paid in cash.....	<u>1,157,850 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
British War Loan, 1929/1947, 5 p.c.....	<u>\$ 97,333 33</u>	<u>\$ 91,493 33</u>
Carried out at market value.....		\$ 91,493 33

*Other Assets in Canada.*

Value of real estate (Building and site, Vancouver, B.C.).....	51,739 45
Cash at branch offices.....	5,553 17
Cash in banks, viz.:—	
Bank of Nova Scotia, Toronto.....	\$ 5,056 94
"          "          Vancouver.....	<u>2,547 79</u>
Total cash in banks.....	7,604 73
Agents' balances and premiums uncollected, fire, \$20,715.72; automobile (including fire risk), \$116.85.....	20,832 57
Office furniture and plans.....	<u>1,802 51</u>
Total assets in Canada.....	<u>\$ 179,025 76</u>

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 684 04
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 42,201 90
Automobile (including Fire risk).....	<u>145 10</u>
Total, \$42,347; carried out at 80 per cent.....	33,877 60
Salaries, rent, advertising, etc., due and accrued.....	329 55
Taxes due and accrued.....	875 61
Reinsurance premiums due.....	<u>31 60</u>
Total liabilities in Canada.....	<u>\$ 35,798 40</u>

## INCOME IN CANADA.

*Fire Risks.*

Gross cash received for premiums.....	\$ 33,277 85
Deduct return premiums.....	<u>5,469 64</u>
Net cash received for said premiums.....	\$ 27,808 21
Net cash received for automobile (including fire risk) premiums.....	<u>38 95</u>
Total net cash received for premiums.....	\$ 27,847 16
Received for interest on investments.....	<u>7 71</u>
Total income in Canada.....	<u>\$ 27,854 87</u>

## SESSIONAL PAPER No. 8

UNION OF CANTON—*Concluded.*

## EXPENDITURE IN CANADA.

Paid for commission or brokerage, fire, \$12,283 35; other, \$38 95.....	\$	12,322 30
Salaries, fire: Head office officials, \$3,061.60; general and special agents, \$917 15; travelling expenses, \$1,401 70.....		5,380 45
Taxes (fire).....		591 00
Miscellaneous expenditure, fire, viz.:—Advertising, \$9 75; furniture and fixtures, \$1,311 58; legal expenses, \$298.66; maps and plans, \$54; postage, telegrams, telephones and express, \$709.80; printing and stationery, \$1,775 68; rents, \$448.70; sundries, \$267.84.....		4,876 01
Total expenditure in Canada.....	\$	23,169 76

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Automobile (including Fire Risk).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Taken in 1917, new.....	1,013	5,199,344	53,993 57	3	8,600	155 80
Less ceased.....	62	457,270	5,508 39			
Gross in force at end of 1917.....	951	4,742,074	48,485 18			
Less reinsured.....		3,900	31 60			
Net in force at end of 1917.....	951	4,738,174	48,453 58	3	8,600	155 80

(For General Business Statement, see Appendix.)

8 GEORGE V, A. 1918

## WESTCHESTER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—GEORGE R. CRAWFORD.

Secretary—HARRY H. CLUTIA.

Principal Office—New York, N.Y.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated March 14, 1837. Dominion license issued May 28, 1912.)

## CAPITAL.

Amount of stock authorized, subscribed and paid in cash.....	\$ 1,000,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dorn. of Canada War Loan, 1925, 5 p.c.....	\$ 130,000 00	\$ 128,700 00
Anglo-French External Loan, 1920, 5 p.c.....	40,000 00	37,250 00
Town of Maisonneuve, 1953, 5 p.c.....	40,393 33	35,950 06

Total on deposit with Receiver General.....	\$ 210,393 33	\$ 201,900 06
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Carried out at market value.....	\$ 201,900 06
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*Other Assets in Canada.*

Cash in Royal Bank of Canada, Montreal.....	42,098 39
Interest accrued.....	1,738 37
Agents' balances and premiums uncollected (\$2,843 69 on business prior to Oct. 1, 1917)....	29,205 42
Office furniture, \$602.69; plans, \$1,678.62.....	2,281 31

Total assets in Canada.....	\$ 277,223 55
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## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....	\$ 11,747 25
Net amount of fire claims, unadjusted.....	17,955 17

Total net amount of unsettled claims.....	\$ 29,702 42
Reserve of unearned premiums, fire, \$146,636.98; carried out at 80 per cent.....	117,309 58
Taxes due and accrued.....	21,300 00
Due and accrued for salaries, rents, etc.....	120 00

Total liabilities in Canada.....	\$ 168,432 00
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SESSIONAL PAPER No. 8

## WESTCHESTER—Continued.

## INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Hail.
	\$ cts.	\$ cts.
Gross cash received.....	339,979 84	363,145 13
Less reinsurance.....	34,212 67	149,805 49
Less return premiums.....	60,290 53	3,702 46
Total deduction.....	94,503 20	153,507 95
Net cash received.....	245,476 64	209,637 18
Net cash received for premiums for all classes of business.....	\$ 455,113 82	
Cash received for interest on investments.....	11,392 64	
Total income in Canada.....	\$ 466,506 46	

## EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Hail.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	17,475 38	
Less savings and salvage, \$17.10; reinsurance, \$21.49.....	38 59	
Net payment for said claims.....	17,436 79	
Paid for claims occurring during the year.....	112,443 91	145,102 49
Less savings and salvage.....	120 08	
Less reinsurance.....	6,481 33	55,374 06
Total deduction.....	6,601 41	
Net payment for said claims.....	105,842 50	
Total net payment for claims.....	123,279 29	89,728 43
Total net payments for claims for all classes of business.....	\$ 213,007 72	
Commission and brokerage: Fire, \$58,420.27; Other, \$55,694 53.....	114,114 80	
Taxes: Fire, \$7,691.20; Other, \$1,531.98.....	9,223 18	
Salaries, fees and travelling expenses—Fire—Salaries: Head Office, general and special agents, \$7,261.24; Fees, auditors, \$95.80; travelling expenses: officials, \$72.32; agents, \$1,040.54.....	8,469 90	
Miscellaneous expenditure, Fire, viz.: Advertising, \$12.66; furniture and fixtures, \$29.29; maps and plans, \$367.74; postage, telegrams, telephones and express, \$1,203.15; printing and stationery, \$1,125.05; rents, \$1,159 73; underwriters' boards, associations, etc., \$2,238.50; exchange, subscriptions, sundries and supplies, \$1,423.10.....	7,559 22	
Miscellaneous expenditure, Other, viz.: Postage, telegrams, telephones and express, \$123.56; printing and stationery, \$1,069.10; exchange, \$15.87.....	1,208 53	
Total expenditure in Canada.....	\$ 353,583 35	

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## WESTCHESTER—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	19,012,714	257,916 64		
Taken in 1917, new and renewed.....	26,662,956	330,334 68	5,070,555	363,145 13
Totals.....	45,675,670	588,251 32		
Less ceased.....	20,269,304	268,485 96	44,255	3,702 46
Gross in force at end of 1917.....	25,406,366	319,765 36	5,026,300	359,442 67
Less reinsured.....	2,577,649	33,409 30	5,026,300	359,442 67
Net in force at end of 1917.....	22,828,717	286,356 06		

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Book value of real estate.....	\$ 5,876 00
Mortgage loans on real estate, first liens .....	103,010 00
Book value of bonds and stocks.....	6,559,954 93
Cash in trust companies and in banks.....	1,123,427 94
Agents' balances.....	715,024 25
Reinsurances due.....	74,433 51
Total ledger assets.....	\$ 8,583,726 63

## NON-LEDGER ASSETS.

Interest due and accrued.....	32,499 74
Gross assets.....	\$ 8,616,226 37
Deduct assets not admitted.....	637,852 68
Total admitted assets.....	\$ 7,978,373 69

## LIABILITIES.

Net amount of unpaid claims.....	\$ 708,356 62
Total unearned premiums.....	4,570,803 37
Salaries, rents, expenses, etc., due and accrued.....	25,000 00
Federal, state and other taxes due and accrued (estimated).....	120,000 00
Contingent commissions or other charges due or accrued.....	15,000 00
Total liabilities, except capital stock.....	\$ 5,439,159 99
Capital paid up in cash.....	1,000,000 00
Surplus over all liabilities and capital.....	1,539,213 70
Total liabilities.....	\$ 7,978,373 69

## INCOME.

Net cash received for premiums.....	\$ 5,900,271 67
Interest and dividends.....	295,934 32
Rents.....	117 00
Borrowed money.....	40,000 00
Premium on capital stock.....	500,000 00
All other income.....	4,019 70
Total income.....	\$ 6,740,342 69

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WESTCHESTER—*Concluded.*

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 2,813,490 28
Expenses of adjustment and settlement of claims.....	61,975 96
Paid stockholders for interest or dividends.....	200,000 00
Commission or brokerage.....	1,269,884 86
Salaries, \$211,013 23; expenses, \$130,918 34; of special and general agents.....	341,931 57
Salaries, fees and all other charges of officers, directors, trustees and home office employees	143,183 06
Rents.....	32,177 10
Underwriters' boards and tariff associations.....	60,917 67
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	12,555 02
Inspections and surveys.....	34,780 70
Taxes on real estate.....	84 51
State taxes on premiums, Insurance Department licenses and fees.....	116,986 48
All other licenses, fees and taxes.....	23,191 52
Borrowed money (repaid).....	40,000 00
Interest on borrowed money.....	175 00
Agents' balances previously charged off.....	3,716 30
Gross decrease, by adjustment, in book value of stocks.....	3,541 88
All other disbursements.....	123,642 31
Total disbursements.....	<u>\$ 5,282,234 22</u>

## RISKS AND PREMIUMS.

	Fire.	Marine and Inland
Amount of policies written or renewed during the year.....	\$ 912,069,374 00	\$ 61,545,410 00
Premiums thereon.....	9,056,763 54	817,748 53
Amount of policies terminated during the year.....	734,170,578 00	51,722,415 00
Premiums thereon.....	7,491,342 77	523,141 07
Net amount of policies in force at December 31, 1917.....	886,869,518 00	14,494,151 00
Premiums thereon.....	<u>8,353,233 29</u>	<u>336,220 30</u>

## THE WESTERN ASSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President and Manager—W. B. MEIKLE.

Secretary—C. C. FOSTER.

Principal Office—Toronto.

(Incorporated, August 31, 1851, by Act of the Legislature of the late Province of Canada, 14-15 Vic., cap. 162; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, in 1887, 50-51 Vic., cap. 102, and in 1901 by 1 Edward VII, cap. 116, and in 1903 by 3 Edward VII, cap. 201, and in 1904 by 4 Edward VII, cap. 141, and in 1906 by 6 Edward VII, cap. 179. On Sept. 6, 1912, the power of the company was extended to include explosion and tornado insurance, under the provisions of section 81 of the Insurance Act, 1910. Commenced business in Canada, August, 1851.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 5,000,000 00
Amount of joint stock capital subscribed.....	2,500,000 00
Amount paid thereon in cash (\$1,000,000 Preferred).....	2,484,625 65
Amount of premium on capital paid by stockholders since organization.....	437,669 65

(For List of Shareholders, see Appendix.)

## ASSETS.

Real estate—Company's building, corner of Scott and Wellington Sts., Toronto.....	\$ 200,000 00
Book value of bonds and debentures. (For details, see Schedule A).....	2,285,697 55
Book value of stocks. (For details, see Schedule B).....	779,126 70
Cash on hand at head office.....	402 64
Cash in banks, etc., viz:—	
Canadian Bank of Commerce, London.....	\$ 3,051 10
Canadian Bank of Commerce, New York—	
H.O. acct.....	\$ 24,238 38
Fire acct.....	153,753 51
Marine acct.....	528,421 81
	<u>706,413 70</u>
Total.....	\$ 709,464 80
Less overdraft, Canadian Bank of Commerce.....	243,659 14
Net cash in Canadian Bank of Commerce.....	\$ 465,805 66
Corn Exchange, National Bank, Chicago.....	9,433 62
United States Mortgage and Trust Co. New York.....	373,678 19
Credit Lyonnais, London.....	445,074 77
Queensland Deposit.....	24,333 33
Total cash in banks, etc.....	<u>1,318,325 57</u>
Total ledger assets.....	\$ 4,583,552 46
Deduct market value of bonds, debentures and stocks under book value.....	3,237 19
	<u>\$ 4,580,315 27</u>

## OTHER ASSETS.

Interest accrued.....	34,997 63
Rents accrued.....	499 97
Agents' balances and premiums uncollected (\$86,312.09 on business prior to Oct. 1, 1917)...	1,618,940 10
Bills receivable.....	15,247 00
Due for reinsurance losses, fire, \$19,350.92; marine (Ocean), \$179,082.57; marine (Inland), \$30,816.11.....	229,249 60
Total assets.....	<u>\$ 6,479,249 57</u>



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## THE WESTERN—Continued.

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire claims, unadjusted (\$2,222.88 accrued prior to 1917)....	\$ 75,669 41
Net amount of fire claims, resisted, not in suit .....	400 00
Net amount of inland and ocean claims, unadjusted (\$1,805 accrued prior to 1917).....	137,152 00
Total net amount of unsettled claims.....	\$ 213,221 41
Reserve of unearned premiums:—	
Fire.....	\$ 667,832 33
Explosion.....	4,512 77
Inland Navigation.....	44,282 17
Marine (Ocean).....	78,354 60
Inland Transportation.....	1,795 70
Total, \$796,777.57; carried out at 80 per cent. ....	637,422 06
Dividends declared and due, remaining unpaid.....	981 93
Due and accrued for salaries, rent, advertising, etc.....	17,000 00
Taxes due and accrued.....	12,000 00
Reinsurance premiums due.....	257,514 04
Total liabilities in Canada.....	\$ 1,138,139 44

(2) *Liabilities in other Countries.*

Net amount of fire claims, unadjusted.....	\$ 537,463 41
Net amount of fire claims, resisted, in suit.....	7,728 00
Total net amount of unsettled fire claims (\$7,038.14 accrued prior to 1917)....	\$ 545,191 41
Net amount of inland and ocean claims, adjusted and unpaid.....	\$ 11,785 67
Net amount of inland and ocean claims, unadjusted.....	1,150,869 00
Net amount of inland ocean claims, resisted, in suit.....	4,550 00
Total net amount of unsettled inland and ocean claims (\$43,250 accrued prior to 1917).....	1,167,204 67
Net amount of tornado claims, unadjusted (\$51 accrued prior to 1917).....	218 00
Net amount of explosion claims, unadjusted.....	50 00
Net amount of inland transportation claims, unadjusted.....	12,215 00
Total net amount of unsettled claims in other countries.....	\$ 1,724,879 08
Reserve of unearned premiums:—	
Fire.....	\$1,645,227 98
Explosion.....	10,891 11
Inland Navigation.....	237,217 59
Marine (Ocean).....	303,221 67
Inland Transportation.....	1,243 74
Tornado.....	22,309 93
Total, \$2,220,112.02; carried out at 80 per cent. ....	1,776,089 61
Due and accrued for taxes.....	50,000 00
Reinsurance premiums due.....	1,081 05
Total liabilities in other countries.....	\$ 3,552,049 74
Total liabilities in all countries.....	\$ 4,690,189 18
Excess of assets over liabilities.....	\$ 1,789,060 39
Capital stock paid in cash.....	2,484,625 65

## INCOME.

Premiums.	CLASS OF BUSINESS.					
	Fire.		Inland and Ocean.		Explosion.	
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	1,752,516 14	4,453,293 35	1,095,379 97	5,749,457 82	23,880 38	88,536 28
Less reinsurance and return premiums.....	1,233,493 62	2,252,720 15	602,996 61	2,209,714 88	17,704 37	69,018 39
Net cash received.....	519,022 52	2,200,573 20	492,383 36	5,539,742 94	6,176 01	19,517 89

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## THE WESTERN—Continued.

## INCOME—Concluded.

Premiums.	CLASS OF BUSINESS.		
	Inland Transportation		Tornado.
	In Canada.	In other Countries.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	27,667 70	6,534 50	31,977 60
Less reinsurance and return premiums.....	10,460 91	4,603 30	14,023 34
Net cash received.....	17,206 79	1,931 20	17,954 26
Net cash received for premiums for all classes of business.....	\$ 6,814,508 17		
Cash received for interest on investments.....	122,860 32		
Rents.....	4,341 60		
Profit on sale of securities.....	104 14		
Total income.....	\$ 6,941,814 23		

## EXPENDITURE.

Claims.	Class of Business.						
	Fire.		Explosion.		Inland Transportation.		Tornado.
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In other Countries.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	217,436 77	185,446 33	274 14		2,564 97	2,885 57	
Less savings, salvage and reinsurances.....	140,491 72	62,728 90	164 48		1,451 63	1,948 76	
Net payment for claims occurring in previous years.....	76,945 05	122,717 43			1,113 34	936 81	5,292 02
Amount paid for claims occurring during the year.....	555,256 27	1,452,275 10		1,199 78	5,753 93	6,256 42	10,301 08
Less savings, salvage and reinsurances.....	268,942 07	664,263 52		803 87	2,100 15	-64 76	1,941 26
Net payment for said claims.....	286,314 20	788,011 58			3,653 78	6,321 18	8,359 82
Total net payment for claims.....	363,259 25	910,729 01	109 66	395 91	4,767 12	7,257 99	13,651 84

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## THE WESTERN—Continued.

## EXPENDITURE—Concluded.

Total net payments for claims for all classes of business (including \$478,558 paid for marine and inland losses in Canada and \$2,356,416.01 in other countries).....	\$ 4,135,144 79
Dividends paid stockholders.....	105,000 00
Commission and brokerage.....	1,063,987 27
Taxes.....	155,766 60
Salaries and fees:—Salaries: head office, \$131,907.60; general and special agents, \$117,657.46; fees: directors, \$10,934.64; auditors, \$4,039.25.....	264,538 95
Miscellaneous expenditure, viz : Advertising, \$11,888 34; fire departments, patrol and salvage corps assessments, etc., \$12,076.82; furniture and fixtures, \$5,458.21; inspections and surveys, \$66,899.59; legal expenses, \$2,452.04; maps and plans, \$8,109.04; office expenses, \$626.71; postage, telegrams, telephones and express, \$27,074.45; printing and stationery, \$41,370.99; rents, \$34,815.68; underwriters' boards, associations, etc., \$39,948.14; sundries, \$1,560.31.....	252,280 32
Total expenditure.....	\$ 5,976,717 93

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916.....	\$ 3,547,856 53
Income as above.....	6,941,814 23
Amount of appreciation in ledger value of securities.....	92,165 93
Total.....	\$10,581,836 69
Expenditure.....	\$ 5,976,717 93
Amount written off real estate.....	21,566 30
Total.....	5,998,284 23
Balance, net ledger assets, December 31, 1917.....	\$ 4,583,552 46

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies.....	\$ 213,153 43
Amount of commission thereon.....	54,564 91
Amount of losses recovered from said companies.....	145,612 21
Reserve, \$155,111.73; carried out at 80 per cent.....	124,089 38
Amount of losses due and recoverable.....	42,459 78
Amount of reinsurance premiums (including reserves) payable to such companies.....	108,977 74

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.					
	Fire.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	213,187,647	2,430,196 81	531,630,801	3,908,813 67	744,818,448	6,339,010 48
Taken in 1917, new and renewed.....	176,076,014	1,941,870 95	645,894,796	4,804,215 06	821,970,810	6,746,086 01
Totals.....	389,263,661	4,372,067 76	1,177,525,597	8,713,028 73	1,566,789,258	13,085,096 49
Less ceased.....	180,296,622	1,935,615 18	543,164,390	3,812,930 04	723,461,012	5,748,545 22
Gross in force at end of 1917.....	208,967,039	2,436,452 58	634,361,207	4,900,098 69	843,328,246	7,336,551 27
Less reinsured.....	95,552,983	1,174,419 00	209,827,844	1,657,214 51	305,380,827	2,831,633 51
Net in force at end of 1917.....	113,414,056	1,262,033 58	424,533,363	3,242,884 18	537,947,419	4,504,917 76

**THE WESTERN—Continued.**  
**SUMMARY OF RISKS AND PREMIUMS—Continued.**

Risks and Premiums.	Class of Business.					
	Inland Marine.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	3,951,433	27,594 14	12,764,030	207,305 93	16,715,463	234,900 07
Taken in 1917, new and renewed.....	26,529,574	90,506 32	139,629,849	547,087 24	166,159,423	637,593 56
Totals.....	30,481,007	118,100 46	152,393,879	754,393 17	182,874,886	872,493 63
Less ceased.....	26,216,616	83,195 82	135,365,291	476,448 67	161,581,907	559,644 49
Gross in force at end of 1917.....	4,264,391	34,904 64	17,028,588	277,944 50	21,292,979	312,849 14
Less reinsured.....	2,472,786	13,110 02	10,086,055	159,953 49	12,558,841	173,063 51
Net in force at end of 1917.....	1,791,605	21,794 62	6,942,533	117,991 01	8,734,138	139,785 63

Risks and Premiums.	Class of Business.					
	Marine (Ocean).					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916..	14,717,901	183,644 81	42,925,650	467,132 46	57,643,551	650,777 27
Taken in 1917, new and renewed.....	144,925,912	847,349 90	592,024,798	5,542,393 31	736,950,710	6,389,743 21
Totals.....	159,643,813	1,030,994 71	634,950,448	6,009,525 77	794,594,261	7,040,520 48
Less ceased.....	144,486,093	845,313 57	581,367,665	5,184,618 45	725,853,758	6,029,932 02
Gross in force at end of 1917	15,157,720	185,681 14	53,582,783	824,907 32	68,740,503	1,010,588 46
Less reinsured.....	3,271,510	40,556 83	19,480,734	165,241 48	22,752,244	205,798 31
Net in force at end of 1917...	11,886,210	145,124 31	34,102,049	659,665 84	45,988,259	804,790 15

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## THE WESTERN—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks and Premiums.	Class of Business.					
	Explosion.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	2,820,000	19,712 44	3,151,021	19,632 90	5,971,021	39,345 34
Taken in 1917, new and renewed ..	3,800,556	27,013 69	17,085,307	87,431 60	20,885,863	114,445 29
Totals.....	6,620,556	46,726 13	20,236,328	107,064 50	26,856,884	153,790 63
Less ceased.....	3,290,693	27,012 18	6,157,120	39,895 50	9,447,813	66,907 68
Gross in force at end of 1917.....	3,329,863	19,713 95	14,079,208	67,169 00	17,409,071	86,882 95
Less reinsured.....	1,800,853	10,688 41	9,646,478	45,356 77	11,447,331	56,075 18
Net in force at end of 1917.....	1,529,010	9,025 54	4,432,730	21,782 23	5,961,740	30,807 77

Risks and Premiums.	Class of Business.					
	Inland Transportation.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.....	1,486,726	6,156 00	1,065,679	3,932 86	2,552,405	10,088 86
Taken in 1917, new and renewed ..	6,987,381	28,147 01	5,599,867	7,181 20	12,587,248	35,328 21
Totals.....	8,474,107	34,303 01	6,665,546	11,114 06	15,139,653	45,417 07
Less ceased .....	7,470,261	29,514 49	6,146,107	6,856 45	13,616,368	36,370 94
Gross in force at end of 1917.....	1,003,846	4,788 52	519,439	4,257 61	1,523,285	9,046 13
Less reinsured.....	334,615	1,197 13	256,970	1,770 14	591,585	2,967 27
Net in force at end of 1917.....	669,231	3,591 39	262,469	2,487 47	931,700	6,078 86

8 GEORGE V, A. 1918

## THE WESTERN—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks and Premiums.	Class of Business.	
	Tornado.	
	In other Countries.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1916 .....	6,879,846	37,748 84
Taken in 1917, new and renewed.....	5,741,367	32,034 84
Totals.....	12,621,213	69,783 68
Less ceased.....	2,332,234	12,955 81
Gross in force at end of 1917.....	10,288,979	56,827 87
Less reinsured.....	3,068,389	18,366 90
Net in force at end of 1917.....	7,220,590	38,460 97

## SCHEDULE A.

## Bonds and debts. owned by the Company:—

## On deposit with Receiver General.

	Par value.	Book value.	Market value.
<i>Government—</i>	\$ 10,000 00	\$ 8,800 00	\$ 8,800 00
Prov. of Manitoba, 1930, 4 p.c.....			
<i>Cities—</i>			
London, 1921, 4 p.c.....	4,000 00	3,840 00	3,840 00
Winnipeg, 1941, 3½ p.c.....	2,000 00	1,540 00	1,540 00
<i>Town—</i>			
Owen Sound, 1925, 4 p.c.....	6,000 00	5,520 00	5,520 00
<i>School—</i>			
Moosejaw P., 1920-1923, 4½ p.c.....	12,499 98	14,819 97	14,819 97
Moosejaw P., 1923, 4½ p.c.....	3,166 66		
<i>Railway—</i>			
Can. Nor. Ry. Co., 1st Mtge. Cons. deb. (g'teed by Prov. of Manitoba), 1930, 4 p.c.	5,353 33	4,603 86	4,603 86
<i>Miscellaneous—</i>			
Canada Permanent Mortgage Corp., 1920, 4½ p.c.....	11,000 00	11,000 00	11,000 00
Canada Permanent Mortgage Corp., 1921, 5 p.c	2,500 00	2,500 00	2,500 00
Central Canada Loan and Savings Co. (on 60 days' notice), 4 p.c.....	14,100 00	14,100 00	14,100 00
Toronto Savings and Loan Co., 1918, 4 p.c....	3,000 00	3,000 00	3,000 00
Toronto Savings and Loan Co., 1922, 5 p.c....	5,600 00	5,600 00	5,600 00
Total on deposit with Receiver General..	\$ 79,219 97	\$ 75,323 83	\$ 75,323 83

## Held with Insurance Departments or with trustees in United States, viz:—

## Governments—

Dom. of Canada stock (6 months' notice), 3½ p.c.....	\$ 5,350 00	\$ 5,350 00	\$ 5,350 00
Dominion of Canada, Victory Loan, 1927, 5½ p.c. (10 p.c. of subscription) .....	15,000 00	15,000 00	15,000 00
Prov. of Alberta, 1922, 5 p.c.....	50,000 00	46,850 00	46,850 00
Prov. of Alberta, 1925, 5 p.c.....	210,000 00	201,600 00	205,800 00
Prov. of Ontario, 1920, 5 p.c.....	50,000 00	49,500 00	50,000 00
Prov. of Saskatchewan, 1919, 4½ p.c.....	102,200 00	101,178 00	99,634 78
United Kingdom of Great Britain and Ireland and Secured Notes Loan, 1919, 5½ p.c.	100,000 00	95,250 00	95,250 00
United Kingdom of Great Britain and Ireland and Secured Notes Loan, 1919, 5½ p.c.	200,000 00	190,000 00	197,000 00
Georgia State, 1933, 3½ p.c.....	10,000 00	9,400 00	9,600 00
Porto Rico registered (1909 series), 1927, 4 p.c.	5,000 00	10,100 00	10,100 00
Porto Rico registered (1909 series), 1932, 4 p.c.	5,000 00		

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## THE WESTERN—Continued.

## SCHEDULE A—Continued.

Held with Insurance Departments or with trustees in United States, viz:—Continued.

Cities—	Par value.	Book value.	Market value.
Columbus, Ohio, 1919, 4 p.c.	\$ 50,000 00	\$ 50,000 00	\$ 50,000 00
Eugene, Ore. (Bancroft Act), 1924, 6 p.c.	13,900 00	15,012 00	15,290 00
Hamilton, 1934, 4½ p.c.	25,000 00	22,250 00	23,500 00
Montreal, 1921-1924, 4 p.c.	35,000 00	32,580 00	32,920 00
Montreal, 1922, 4 p.c.	10,000 00	9,500 00	9,500 00
New York, 1919, 3½ p.c.	141,030 00	129,590 00	139,590 00
New York, 1941, 3½ p.c.	5,000 00	5,460 00	5,640 00
New York, 1955, 4 p.c.	60,000 00	58,800 00	61,200 00
New York, 1963, 4½ p.c.	5,000 00	5,300 00	5,500 00
Prince Albert, Sask., 1939, 5 p.c.	10,000 00	8,800 00	8,700 00
Richmond, Virginia, 1921, 4 p.c.	40,000 00	41,560 00	40,000 00
Richmond, Virginia, 1927, 4 p.c.	2,000 00		2,000 00
St. Boniface, Man., 1944, 5 p.c.	25,000 00	21,000 00	23,000 00
St. Boniface, Man., 1928, 5 p.c.	6,000 00	5,700 00	5,700 00
Toledo, Ohio, 1942, 4 p.c.	3,000 00	51,000 00	51,470 00
Toledo, Ohio, 1944, 4 p.c.	47,000 00		
Wilmington, N.C., 1955, 5 p.c.	5,000 00	5,450 00	5,600 00
<b>Towns—</b>			
Berthierville, Que., 1929, 5 p.c.	2,000 00	1,860 00	1,860 00
Coronation, Alta., 1939-1940, 6 p.c.	2,000 00	2,820 00	2,820 00
Coronation, Alta., 1942, 6 p.c.	1,000 00		
Kenora, 1926, 4½ p.c.	3,417 59	3,041 66	3,041 66
Levis, Que., 1936 to 1951, 4 p.c.	35,300 00	27,534 00	27,534 00
Melville, Sask., 1952, 5 p.c.	10,000 00	8,200 00	8,200 00
St. Henri, Que., 1938, 4 p.c.	5,000 00	4,250 00	4,250 00
St. Therese de Blainville, Que., 1918 to 1927, 4 p.c.	9,601 33	8,833 22	8,833 22
Swift Current, 1941 to 1945, 6 p.c.	6,578 04	6,380 70	6,380 70
<b>Counties—</b>			
Greenville, S.C., 1933, 4½ p.c.	5,000 00	5,000 00	5,200 00
Mecklenburg, N.C., 1936, 5 p.c.	5,000 00	5,300 00	5,550 00
<b>District—</b>			
Greater Winnipeg, 1920, 5 p.c.	25,000 00	24,500 00	24,750 00
<b>Schools—</b>			
Moosejaw, Sask., 1918 to 1954, 5 p.c.	4,701 38	4,278 25	4,278 25
Westmount, 1950, 5 p.c.	14,000 00	12,880 00	13,720 00
<b>Railways—</b>			
Aurora, Elgin, and Chicago Ry. Co. 1st and Ref. Mtge., 1946, 5 p.c.	5,000 00	3,500 00	3,900 00
Can. Nor. Ry., 1st Mtge. Land Grant, 1919, 4 p.c.	50,000 00	48,500 00	47,000 00
Can. Nor. Ry. (g'teed by Prov. of Man.), 1930, 4 p.c.	137,726 66	117,471 59	118,444 92
Can. Nor. Ry. (Imperial Rolling Stock Co., Ltd.) 1st Mtge., 1920, 4½ p.c.	50,000 00	48,500 00	48,500 00
C.P.R. (Special Inv't. Fund Note Cert.) 1924, 6 p.c.	2,500 00	2,550 00	2,575 00
Chicago Ry. Co., 1st Mtge., 1927 or earlier, 5 p.c.	5,000 00	4,650 00	4,850 00
Chicago, Milwaukee and St. Paul Ry. Gen. Mtge. Series "A", 1989, 4 p.c.	8,000 00	7,040 00	7,360 00
Chicago, Milwaukee and St. Paul Ry., Convertible Gold, 1932, 4½ p.c.	600 00	546 00	606 00
Chicago, Milwaukee and St. Paul Ry., General and Refunding Mtge., Series "B" conv., 2014, 5 p.c.	1,200 00	1,188 00	1,284 00
Duluth Street Ry., General Mtge., (g'teed by the Duluth Superior Traction Co.), 1930, 5 p.c.	25,000 00	20,500 00	23,250 00
Los Angeles, California, Ry. Corporation, 1st and Ref. Mtge. S. F., 1940, 5 p.c.	105,000 00	90,300 00	94,500 00
Minneapolis and St. Paul Street Ry. Co., Jt. Cons. Mtge. (g't'd by Twin City Rapid Transit Co.), 1928, 5 p.c.	5,000 00	5,000 00	5,150 00
Niagara, St. Catharines and Toronto Ry. Co., 1st mtge., 1929, 5 p.c.	25,000 00	21,500 00	23,500 00
Porto Rico Railways Co., 1st Mtge. S. F., 1936, 5 p.c.	25,000 00	20,750 00	20,750 00

THE WESTERN—*Concluded.*SCHEDULE A—*Concluded.*

*Held with Insurance Departments or with trustees in the United States, viz:—Concluded.*

Miscellaneous—	Par value.	Book value.	Market value.
Canada Landed and National Investment Company, 1920, 5 p.c.....	\$ 20,000 00	\$ 20,000 00	\$ 20,000 00
Canadian Western Natural Gas, Light, Heat and Power Co., Ltd., (1st Mtge.), 1936, 5 p.c.....	2,053 73	1,540 30	1,540 30
Central Canada Loan and Savings Co., 1919, 4 p.c.....	200,000 00	200,000 00	200,000 00
Central Canada Loan and Savings Co. (on 60 days' notice), 4 p.c.....	100,000 00	100,000 00	100,000 00
Consolidated Gas Co. of New York, 1920, 6 p.c.....	2,500 00	2,850 00	3,150 00
Empire Loan Co., Winnipeg, 1918, 5 p.c.....	20,000 00	20,000 00	20,000 00
Mortgage Bond Co. of New York (Series 3), 1922/1932, 5 p.c.....	10,000 00	9,300 00	9,500 00
Provincial Light, Heat and Power Co., 1st Mtge., (g't'd by Montreal L. H. & P. Co.), 1946, 5 p.c.....	90,000 00	84,600 00	88,200 00
Toronto Savings and Loan Co., 1919, 4 p.c.....	25,000 00	25,000 00	25,000 00
Toronto Savings and Loan Co., 1922, 5 p.c.....	25,000 00	25,000 00	25,000 00
Totals held in United States.....	\$2,304,628 73	\$2,191,393 72	\$2,224,672 83

*Other bonds—*

Cape of Good Hope Con. Stock, 1943, 3 p.c (on deposit at Pretoria).....	\$ 29,200 00	\$ 18,980 00	\$ 18,980 00
Clifton Hotel Company (1st Mtge.), 1926, 6 p.c. (with company).....	4,798 90	.....	.....
Totals held by the Company.....	\$ 33,998 90	\$ 18,980 00	\$ 18,980 00
Total par, book and market values.....	\$2,417,847 60	\$2,285,697 55	\$2,318,976 66

## SCHEDULE B.

## Stocks owned by the company:—

551 shares Canadian Bank of Commerce.....	\$ 55,100 00	\$ 101,935 00	\$ 101,935 00
2,044 shares Canada Permanent Mtge. Corp....	20,440 00	33,705 20	32,908 40
300 shares Dominion Savings and Investment Society.....	15,000 00	12,000 00	12,000 00
30 shares Toronto General Trusts Corporation	3,000 00	6,210 00	6,210 00
12 shares Baltimore and Ohio Ry. Co. (pref.)	1,200 00	840 00	660 00
22½ shares Baltimore and Ohio R.R.C. (com.)	2,250 00	1,642 50	1,170 00
19,683 shares British America Assurance Co.,	492,075 00	393,660 00	393,660 00
220 shares Chicago & North Western Ry. Co., (com.).....	22,000 00	24,700 00	20,900 00
700 shares Lehigh Valley Ry. Co.....	35,000 00	48,300 00	39,550 00
82 shares Lehigh Valley Coal Sales Co., (10 p.c.—stock, bonus, 30 p.c.).....	4,100 00	4,544 00	5,822 00
240 shares Louisville & Nashville Ry. Co.....	24,000 00	30,480 00	27,840 00
300 shares Minneapolis, St. Paul & Sault Ste. Marie Ry. (com.).....	30,000 00	32,100 00	25,500 00
80 shares Illinois Central Ry. Co.....	8,000 00	8,400 00	7,520 00
100 shares Chicago, Milwaukee & St. Paul Ry. Co. (com.).....	10,000 00	7,700 00	4,200 00
125 shares Can. Pac. Ry. Co.....	12,500 00	19,750 00	16,875 00
100 shares Northern Pacific Ry. Co. (com.)..	10,000 00	10,300 00	8,700 00
100 shares Union Pacific R.R. Co. (com.)....	10,000 00	13,600 00	11,400 00
100 shares Consolidated Gas Co. of New York	10,000 00	11,500 00	8,000 00
120 shares Union Trust Co.....	12,000 00	17,760 00	17,760 00

Total par, book and market values..	\$ 776,665 00	\$ 779,126 70	\$ 742,610 40
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SESSIONAL PAPER No. 8

## THE YORKSHIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—EDWIN GRAY.

General Manager and Secretary—JAMES HAMILTON.

Principal Office—York, England.

Manager in Canada—P. M. WICKHAM.

Head Office in Canada—Montreal.

Company established in 1824 and constituted by Deed of Settlement July 20, 1825. Subsequently incorporated by Certificate of Register of Joint Stock Companies, June 3, 1903, under Companies' Acts 1862 to 1900. Dominion license issued January 16, 1907.

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 4,860,000 00
Amount subscribed.....	4,110,860 00
Amount paid in cash.....	608,904 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule A) \$	487,612 82
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*Other Assets in Canada.*

Value of real estate held by the company (buildings in Montreal and Vancouver).....	510,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	1,844,750 00
Fire and life premiums, taxes, etc., chargeable on above mortgages.....	36,128 81

Bonds and debentures held by the company, viz.:—

	Par value.	Market value.
Dominion of Canada War Loan, 1937, 5 p.c.....	\$ 12,000 00	\$ 11,520 00
Dominion of Canada Victory Loan, 1922, 5½ p.c (10 p.c. of subscription).....	10,000 00	10,000 00
Total par and market values.....	\$ 22,000 00	\$ 21,520 00

Carried out at market value.....	21,520 00
Cash at head office in Canada.....	9,571 03
Cash on deposit with Manitoba Workmen's Compensation Com.....	5,114 96
Cash in banks, viz.:—	
Canadian Bank of Commerce, Montreal.....	\$ 88,743 89
La Banque Provinciale, Montreal.....	5,701 38

Total cash in banks..... 94,445 27

Agents' balances and premiums uncollected, viz.:—

Fire (\$130.66 on business prior to Oct. 1, 1917).....	\$ 64,941 19
Accident, etc. (\$110.50 on business prior to Oct. 1, 1917).....	17,934 12
Live Stock.....	1,140 73

Total.....	84,016 04
Interest due, \$12,464; accrued, \$39,616.23.....	52,080 23
Rents due, \$1,769.61; accrued, \$148.....	1,917 67
Office furniture and plans.....	13,758 75

Total assets in Canada..... \$ 3,160,915 58

Net cash received for premiums for all classes of business.....	\$ 541,021 12
Cash received for interest on investments.....	106,484 62
Rents.....	9,922 99
<b>Total income in Canada.....</b>	<b>\$ 657,428 73</b>

THE YORKSHIRE—Continued.

## EXPENDITURE IN CANADA

[illegible]

8 GEORGE V, A. 1918

## THE YORKSHIRE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.								
	Fire.			Accident.			Automobile (excluding Fire Risk).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	23,602	54,434,617	623,844 51	285	933,750	5,334 69	390	390,000	20,466 50
Taken in 1917—New and renewed.....	17,137	41,480,949	503,501 95	481	1,603,000	8,746 99	735	735,000	32,731 35
Totals.....	40,739	95,915,566	1,127,346 46	766	2,536,750	14,081 68	1,125	1,125,000	53,197 85
Less ceased.....	16,150	42,821,119	492,247 79	361	1,102,250	6,680 34	676	676,000	31,896 21
Gross in force at end of 1917.....	24,589	53,094,447	635,098 67	405	1,434,500	7,401 34	449	449,000	21,301 64
Less reinsured.....		723,540	5,090 07		22,000	63 42			
Net in force at end of 1917.....	24,589	52,370,907	630,008 60	405	1,412,500	7,337 92	449	449,000	21,301 64

Risks and Premiums.	Class of Business.							
	Employers' Liability.			Live Stock.			Plate Glass.	
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$ cts.
Gross in force at end of 1916..	117	1,210,000	22,485 00	464	237,547	19,497 68	211	6,863 14
Taken in 1917—New and renewed.....	219	2,190,000	58,022 75	777	731,406	30,958 64	321	7,667 50
Totals .....	336	3,400,000	80,507 75	1,241	968,953	50,456 32	532	14,530 64
Less ceased.....	148	1,480,000	54,394 00	831	717,345	33,632 93	240	5,791 53
Gross in force at end of 1917..	188	1,920,000	26,113 75	410	251,608	16,823 39	292	8,739 11
Less reinsured.....						884 35		
Net in force at end of 1917....	188	1,920,000	26,113 75	410	251,608	15,939 04	292	8,739 11

## SESSIONAL PAPER No. 8

THE YORKSHIRE—*Concluded.*SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.	
	Sickness.	
	No.	Premiums.
		\$ cts.
Gross in force at end of 1916.....	193	3,011 35
Taken in 1917—New and renewed.....	376	6,158 43
Totals.....	569	9,169 78
Less ceased.....	261	3,945 75
Gross and net in force at end of 1917....	308	5,224 03

## SCHEDULE A.

Bonds and debts. on deposit with Receiver General, viz:—	Par value.—	Market value.
<i>Governments—</i>		
Dom. of Canada registered stock, 1930/50, 3½ p.c.....	\$ 72,513 33	\$ 55,835 00
Dom. of Canada bonds, 1920/1925, 4½ p.c. ....	42,340 00	41,069 00
Dom. of Canada War Loan, 1931, 5 p.c.....	32,500 00	31,525 00
Dom. of Canada War Loan, 1937, 5 p.c.....	33,000 00	31,680 00
Prov. of Manitoba, (Tel. and Tel. System) 1947, 4 p.c.....	25,000 00	20,500 00
British War Loan, 1929/1947, 5 p.c.....	30,736 65	29,199 82
India stock, 1948, 3 p.c. ....	24,333 33	14,113 00
<i>Cities—</i>		
Fort William, 1928, 5 p.c.....	14,250 00	13,537 00
Fort William, (Hospital) 1928, 5 p.c.....	18,000 00	17,100 00
Fort William, 1938, 5 p.c.....	6,000 00	5,580 00
Kamloops, 1936, 5 p.c.....	20,000 00	17,600 00
Port Arthur, 1940, 4½ p.c.....	24,333 33	21,170 00
Regina, 1939, 4½ p.c.....	24,333 33	20,927 00
Vancouver, 1918, 4 p.c.....	20,000 00	19,600 00
<i>School—</i>		
Montreal, R.C., 1948, 4 p.c.....	22,000 00	18,260 00
<i>Railways—</i>		
Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed. by Prov. of Alta.) 1959, 5 p.c.....	35,000 00	30,450 00
Can. Nor. Ry. 1st mtge. (g'teed. by the Prov. of Man.), 1929, 4 p.c.....	24,333 33	20,927 00
New Brunswick Coal and Ry. Co., 1st mtge. (g'teed. by Prov. of N.B.), 1953, 4 p.c.....	26,000 00	20,540 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1921, 4½ p.c.....	58,000 00	58,000 00
Total on deposit with Receiver General.....	\$ 552,673 30	\$ 487,612 82

(For General Business-Statement, see Appendix.)



# STATEMENTS

OF

Accident, Guarantee, Plate Glass, Steam  
Boiler, Burglary, Sickness,  
Inland Transit,

AND OTHER

INSURANCE COMPANIES

TRANSACTIONING BUSINESS

OTHER THAN FIRE OR LIFE.

## LIST OF COMPANIES.

LICENSED UNDER THE INSURANCE ACT, 1917, TO TRANSACT IN CANADA BUSINESS OF INSURANCE OTHER THAN FIRE OR LIFE, DURING THE YEAR ENDED DECEMBER 31, 1917.

### ACCIDENT INSURANCE.

The Aetna Casualty and Surety Company.  
Alliance Assurance Company (Limited). (*See Fire Statement.*)  
The Canada Accident Assurance Company. (*See Fire Statement.*)  
Continental Casualty Company.  
The Dominion Gresham Guarantee and Casualty Company.  
The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)  
The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)  
The Fidelity and Casualty Company of New York.  
The General Accident Assurance Company of Canada.  
The Globe Indemnity Company of Canada. (*See Fire Statement.*)  
The Guardian Insurance Company of Canada.  
The Imperial Guarantee and Accident Insurance Company of Canada.  
The Law Union and Rock Insurance Company (Limited). (*See Fire Statement.*)  
The London and Lancashire Guarantee and Accident Company of Canada.  
The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)  
Loyal Protective Insurance Company.  
Maryland Casualty Company.  
Merchants Casualty Company.  
The Merchants' and Employers' Guarantee and Accident Company.  
The North American Accident Insurance Company.  
The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)  
The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)  
The Protective Association of Canada.  
Railway Passengers Assurance Company.  
The Ridgely Protective Association.  
The Royal Exchange Assurance. (*See Fire Statement.*)  
The Travelers Indemnity Company, Hartford, Conn.  
The Travelers Insurance Company, Hartford, Conn.  
United Commercial Travelers of America, The Order of.  
The United States Fidelity and Guaranty Company.  
The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

### AUTOMOBILE INSURANCE (INCLUDING FIRE RISK).

Aetna Insurance Company. (*See Fire Statement.*)  
Alliance Assurance Company (Limited). (*See Fire Statement.*)  
The British Crown Assurance Corporation, (Limited). (*See Fire Statement.*)  
The Canada Accident Assurance Company. (*See Fire Statement.*)  
Columbia Insurance Company. (*See Fire Statement.*)  
The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)  
The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)  
Fireman's Fund Insurance Company. (*See Fire Statement.*)  
Glens Falls Insurance Company. (*See Fire Statement.*)  
Hartford Fire Insurance Company. (*See Fire Statement.*)



## SESSIONAL PAPER No. 8

AUTOMOBILE INSURANCE (INCLUDING FIRE RISK)—*Concluded.*

The Home Insurance Company. (*See Fire Statement.*)  
 The Imperial Guarantee and Accident Insurance Company of Canada.  
 Insurance Company of North America. (*See Fire Statement.*)  
 The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)  
 The Marine Insurance Company (Limited). (*See Fire Statement.*)  
 National-Ben Franklin Fire Ins. Co., of Pittsburgh, Pa. (*See Fire Statement.*)  
 Niagara Fire Insurance Company. (*See Fire Statement.*)  
 The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)  
 The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)  
 The Phoenix Insurance Company. (*See Fire Statement.*)  
 Providence Washington Insurance Company. (*See Fire Statement.*)  
 Queen Insurance Company of America. (*See Fire Statement.*)  
 The Royal Exchange Assurance. (*See Fire Statement.*)  
 St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)  
 The Scottish Union and National Insurance Company. (*See Fire Statement.*)  
 Union Insurance Society of Canton, Limited. (*See Fire Statement.*)

## AUTOMOBILE INSURANCE (EXCLUDING FIRE RISK.)

The Aetna Casualty and Surety Company.  
 Alliance Assurance Company (Limited). (*See Fire Statement.*)  
 The British Crown Assurance Corporation, Limited. (*See Fire Statement.*)  
 The Canada Accident Assurance Company. (*See Fire Statement.*)  
 The Canadian Surety Co.  
 Columbia Insurance Company. (*See Fire Statement.*)  
 Continental Casualty Company.  
 The Dominion Gresham Guarantee and Casualty Company.  
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)  
 The Employers' Liability Assurance Corp. (Limited). (*See Fire Statement.*)  
 The Fidelity and Casualty Company of New York.  
 The General Accident Assurance Company of Canada.  
 Glens Falls Insurance Company. (*See Fire Statement.*)  
 The Globe Indemnity Company of Canada. (*See Fire Statement.*)  
 Great American Insurance Company. (*See Fire Statement.*)  
 The Guardian Insurance Company of Canada.  
 The Imperial Guarantee and Accident Insurance Company of Canada.  
 Insurance Company of North America. (*See Fire Statement.*)  
 The London and Lancashire Guarantee and Accident Company of Canada.  
 The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)  
 Maryland Casualty Company.  
 The Merchants' and Employers' Guarantee and Accident Company.  
 The North American Accident Insurance Company.  
 The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)  
 The Phoenix Insurance Company. (*See Fire Statement.*)  
 Providence Washington Insurance Company. (*See Fire Statement.*)  
 Queen Insurance Company of America. (*See Fire Statement.*)  
 The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)  
 Railway Passengers Assurance Company.  
 The Royal Exchange Assurance. (*See Fire Statement.*)  
 The Scottish Union and National Insurance Company. (*See Fire Statement.*)  
 The Travelers Indemnity Company, Hartford, Conn.  
 Union Insurance Society of Canton, Limited. (*See Fire Statement.*)  
 The United States Fidelity and Guaranty Company.  
 The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

## BURGLARY INSURANCE.

The Ætna Casualty and Surety Company.  
The Canada Accident Assurance Company. (*See Fire Statement.*)  
The Canadian Surety Company.  
The Dominion Gresham Guarantee and Casualty Company.  
The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)  
The Employers' Liability Assurance Corp. (Limited). (*See Fire Statement.*)  
The Fidelity and Casualty Company of New York.  
The Globe Indemnity Company of Canada. (*See Fire Statement.*)  
The Guardian Insurance Company of Canada.  
The Law Union and Rock Insurance Company (Limited). (*See Fire Statement.*)  
The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)  
Maryland Casualty Company.  
The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)  
Railway Passengers Assurance Company.  
The Travelers Indemnity Company, Hartford, Conn.  
The United States Fidelity and Guaranty Company.

## EXPLOSION INSURANCE.

The Automobile Insurance Company of Hartford, Conn. (*See Fire Statement.*)  
The Globe and Rutgers Fire Insurance Company. (*See Fire Statement.*)  
Hartford Fire Insurance Company. (*See Fire Statement.*)  
The Home Insurance Company. (*See Fire Statement.*)  
Insurance Company of North America. (*See Fire Statement.*)  
National Fire Insurance Company of Hartford. (*See Fire Statement.*)  
The Western Assurance Company. (*See Fire Statement.*)

## GUARANTEE INSURANCE.

The Ætna Casualty and Surety Company.  
Alliance Assurance Company (Limited). (*See Fire Statement.*)  
American Surety Company of New York.  
The Canada Accident Assurance Company. (*See Fire Statement.*)  
The Canadian Surety Company.  
The Dominion Gresham Guarantee and Casualty Company.  
The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)  
The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)  
The General Accident Assurance Company of Canada.  
The Globe Indemnity Company of Canada. (*See Fire Statement.*)  
The Guarantee Company of North America.  
The Guardian Insurance Company of Canada.  
The Imperial Guarantee and Accident Insurance Company of Canada.  
International Fidelity Insurance Company.  
The London and Lancashire Guarantee and Accident Company of Canada.  
The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)  
Maryland Casualty Company.  
The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)  
National Surety Company.  
Railway Passengers Assurance Company.  
The United States Fidelity and Guaranty Company.

## SESSIONAL PAPER No. 8

## HAIL INSURANCE.

The Acadia Fire Insurance Company. (*See Fire Statement.*)  
 American Central Insurance Company. (*See Fire Statement.*)  
 British America Assurance Company. (*See Fire Statement.*)  
 The Canada Hail Insurance Company.  
 The Canada Weather Insurance Company.  
 The Connecticut Fire Insurance Company. (*See Fire Statement.*)  
 The Dominion Fire Insurance Company. (*See Fire Statement.*)  
 Glens Falls Insurance Company. (*See Fire Statement.*)  
 Great American Insurance Company. (*See Fire Statement.*)  
 Hartford Fire Insurance Company. (*See Fire Statement.*)  
 The Home Insurance Company. (*See Fire Statement.*)  
 The Hudson Bay Insurance Company. (*See Fire Statement.*)  
 St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)  
 Westchester Fire Insurance Company. (*See Fire Statement.*)

## INLAND TRANSPORTATION INSURANCE.

The American and Foreign Marine Insurance Company.  
 The Automobile Insurance Company of Hartford, Conn. (*See Fire Statement.*)  
 British America Assurance Company. (*See Fire Statement.*)  
 The British and Foreign Marine Insurance Company (Limited.)  
 Columbia Insurance Company. (*See Fire Statement.*)  
 Fireman's Fund Insurance Company. (*See Fire Statement.*)  
 Hartford Fire Insurance Company. (*See Fire Statement.*)  
 Insurance Company of North America. (*See Fire Statement.*)  
 The Marine Insurance Company (Limited). (*See Fire Statement.*)  
 National Fire Insurance Company of Hartford. (*See Fire Statement.*)  
 The Ocean Marine Insurance Company (Limited.)  
 Queen Insurance Company of America. (*See Fire Statement.*)  
 St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)  
 Union Assurance Society (Limited.) (*See Fire Statement.*)  
 The Western Assurance Company. (*See Fire Statement.*)

## LIGHTNING INSURANCE.

The Automobile Insurance Company of Hartford, Conn. (*See Fire Statement.*)  
 The Western Assurance Company. (*See Fire Statement.*)

## LIVE STOCK INSURANCE.

The General Animals Insurance Company of Canada.  
 The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

## PLATE GLASS INSURANCE.

The Aetna Casualty and Surety Company.  
 The Canada Accident Assurance Company. (*See Fire Statement.*)  
 The Canadian Surety Company.  
 The Casualty Company of Canada.  
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)  
 The Fidelity and Casualty Company of New York.  
 The Guardian Insurance Company of Canada.  
 The Imperial Guarantee and Accident Insurance Company of Canada.  
 The Law Union and Rock Insurance Company (Limited). (*See Fire Statement.*)  
 Lloyds Plate Glass Insurance Company of New-York.

PLATE GLASS INSURANCE—*Concluded.*

The London and Lancashire Guarantee and Accident Company of Canada.  
 Maryland Casualty Company.  
 The Merchants' and Employers' Guarantee and Accident Company.  
 The Mount Royal Assurance Company. (*See Fire Statement.*)  
 The National Provincial Plate Glass and General Insurance Company (Limited).  
 The New York Plate Glass Insurance Company.  
 The North American Accident Insurance Company.  
 The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)  
 The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)  
 Railway Passengers Assurance Company.  
 The Travelers Indemnity Company, Hartford, Conn.  
 The United States Fidelity and Guaranty Company.  
 The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

## SICKNESS INSURANCE.

The Aetna Casualty and Surety Company.  
 Alliance Assurance Company (Limited). (*See Fire Statement.*)  
 Alliance Nationale. (*See Life Statement, Vol. II.*)  
 The Canada Accident Assurance Company. (*See Fire Statement.*)  
 The Canadian Order of the Woodmen of the World. (*See Life Statement, Vol. II.*)  
 Catholic Mutual Benefit Association of Canada, The Grand Council of the. (*See Life Statement, Vol. II.*)  
 The Dominion Gresham Guarantee and Casualty Company.  
 The Dominion of Canada' Guarantee and Accident Insurance Company. (*See Fire Statement.*)  
 The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)  
 The Fidelity and Casualty Company of New York.  
 The General Accident Assurance Company of Canada.  
 The Globe Indemnity Company of Canada. (*See Fire Statement.*)  
 The Guardian Insurance Company of Canada.  
 The Imperial Guarantee and Accident Insurance Company of Canada.  
 The Independent Order of Foresters. (*See Life Statement, Vol. II.*)  
 The Law Union and Rock Insurance Company (Limited). (*See Fire Statement.*)  
 The London and Lancashire Guarantee and Accident Company of Canada.  
 The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)  
 Loyal Protective Insurance Company.  
 Maryland Casualty Company.  
 Merchants Casualty Company.  
 The Merchants' and Employers' Guarantee and Accident Company.  
 Moose, The Grand Lodge of the Loyal Order of, in the Dominion of Canada.  
 The North American Accident Insurance Company.  
 The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)  
 The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)  
 The Protective Association of Canada.  
 Railway Passengers Assurance Company.  
 The Ridgely Protective Association.  
 The Royal Exchange Assurance. (*See Fire Statement.*)  
 The Royal Guardians. (*See Life Statement, Vol. II.*)  
 The Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada. (*See Life Statement, Vol. II.*)

## SESSIONAL PAPER No. 8

SICKNESS INSURANCE—*Concluded.*

The Travelers Indemnity Company, Hartford, Conn.  
 The United States Fidelity and Guaranty Company.  
 The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

## SPRINKLER LEAKAGE INSURANCE.

Ætna Insurance Company. (*See Fire Statement.*)  
 The Ætna Casualty and Surety Company.  
 American Lloyds, Underwriters at. (*See Fire Statement.*)  
 The British and Foreign Marine Insurance Company (Limited).  
 The Eagle, Star and British Dominions Insurance Company (Limited). (*See Fire Statement.*)  
 Great American Insurance Company. (*See Fire Statement.*)  
 Hartford Fire Insurance Company. (*See Fire Statement.*)  
 The Home Insurance Company. (*See Fire Statement.*)  
 Maryland Casualty Company.  
 National Fire Insurance Company of Hartford. (*See Fire Statement.*)  
 The Scottish Union and National Insurance Company. (*See Fire Statement.*)  
 Springfield Fire and Marine Insurance Company. (*See Fire Statement.*)

## STEAM BOILER INSURANCE.

The Boiler Inspection and Insurance Company of Canada.  
 The Employers' Liability Assurance Corp. (Limited). (*See Fire Statement.*)  
 The Fidelity and Casualty Company of New York.  
 The General Accident Assurance Company of Canada.  
 The Hartford Steam Boiler Inspection and Insurance Company.  
 Maryland Casualty Company.  
 The Travelers Indemnity Company, Hartford, Conn.  
 The United States Fidelity and Guaranty Company.

## TITLE INSURANCE.

Chartered Trust and Executor Company.

## TORNADO INSURANCE.

Ætna Insurance Company. (*See Fire Statement.*)  
 American Central Insurance Company. (*See Fire Statement.*)  
 The Canada Weather Insurance Company.  
 The Continental Insurance Company. (*See Fire Statement.*)  
 Fidelity-Phenix Fire Insurance Company of New York. (*See Fire Statement.*)  
 Glens Falls Insurance Company. (*See Fire Statement.*)  
 Great American Insurance Company. (*See Fire Statement.*)  
 Hartford Fire Insurance Company. (*See Fire Statement.*)  
 The Home Insurance Company. (*See Fire Statement.*)  
 The Insurance Company of the State of Pa. (*See Fire Statement.*)  
 National Fire Insurance Company of Hartford. (*See Fire Statement.*)  
 National Union Fire Insurance Company of Pittsburgh, Pa. (*See Fire Statement.*)  
 Niagara Fire Insurance Company. (*See Fire Statement.*)  
 Northwestern National Insurance Company of Milwaukee, Wis. (*See Fire Statement.*)  
 St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)  
 The Scottish Union and National Insurance Company. (*See Fire Statement.*)  
 Springfield Fire and Marine Insurance Company. (*See Fire Statement.*)  
 The Western Assurance Company. (*See Fire Statement.*)

## THE AETNA CASUALTY AND SURETY COMPANY.

STATEMENT FOR THE TERM ENDING DECEMBER 31, 1917.

President—M. G. BULKELEY.

Secretary—D. N. GAGE.

Principal Office—Hartford, Conn.

Chief Agent in Canada—T. H. CHRISTMAS.

Head Office in Canada—Montreal.

(Incorporated, 1883. Dominion license issued, Oct. 29, 1917.)

### CAPITAL.

Amount of capital authorized.....	\$10,000,000 00
Amount subscribed and paid in cash.....	2,000,000 00

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bond on deposit with Receiver General, viz:—

	Par value.	Market value.
United States of America Liberty Loan Scrip, 1932/1947, 3½ p.c.....	\$ 200,000 00	\$ 200,000 00
Carried out at market value.....		\$ 200,000 00
Total assets in Canada.....		\$ 200,000 00

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

### INCOME.

Total net cash received for premiums.....	\$ 7,603,780 95
Interest and dividends.....	290,228 46
Total income.....	\$ 7,894,009 41

### DISBURSEMENTS.

Net amount paid for claims.....	\$ 2,159,546 78
Investigation and adjustment of claims.....	226,768 08
Commissions or brokerage (less amount received on return premiums and reinsurance).....	1,392,257 03
Cash paid stockholders for interest or dividends.....	125,000 00
Salaries, travelling and all other expenses of agents not paid by commissions.....	299,210 78
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	280,394 19
Inspections (other than medical and claim).....	34,877 77
State taxes on premiums, Insurance Department licenses and fees.....	81,654 68
Rents.....	57,642 01
All other taxes, licenses and fees.....	82,707 51
Agents' balances charged off.....	406 04
Gross decrease, by adjustment, in book value of bonds.....	2,000 00
Transfer of surplus funds to capital stock account.....	1,000,000 00
All other disbursements.....	304,696 89
Total disbursements.....	\$ 6,047,161 76

## SESSIONAL PAPER No. 8

THE AETNA CASUALTY—*Concluded.*

## LEDGER ASSETS.

Mortgage loans on real estate, first liens .....	\$ 1,544,100 00
The same, second liens .....	580,815 05
Premiums in course of collection .....	1,555,876 22
Book value of bonds and stocks .....	4,830,835 65
Cash on hand, in trust companies and in banks .....	1,817,380 65
Bills receivable and sundry ledger assets .....	78,786 65
Total ledger assets .....	\$10,413,794 22

## NON-LEDGER ASSETS.

Reinsurance on paid claims .....	88,756 44
Interest accrued .....	97,162 92
Estimated recovery LaSalle St. Trust and Savings Bank loss .....	2,800 08
Market value of bonds and stocks over book value .....	237,952 35
Gross assets .....	\$10,840,466 01
Deduct assets not admitted .....	145,417 48
Total admitted assets .....	\$10,695,048 53

## LIABILITIES.

Net amount of unpaid claims .....	\$ 1,986,848 09
Expenses of investigation and adjustment of claims (estimated) .....	29,944 12
Total unearned premiums .....	3,146,106 22
Commissions, brokerage and other charges due or to become due to agents or brokers .....	323,722 52
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....	32,404 94
Federal, state and other taxes due or accrued (estimated) .....	240,950 76
Reinsurance .....	15,780 23
Dividends declared but unpaid to stockholders .....	60,000 00
All other liabilities (investment expense) .....	3,408 63
Total .....	\$ 5,839,165 51
Capital stock paid in cash .....	2,000,000 00
Surplus beyond capital and other liabilities .....	2,855,883 02
Total liabilities .....	\$10,695,048 53

## EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1917.
	\$ cts.	\$ cts.	\$ cts.
Accident .....	18,339 39	6,422 64	15,324 39
Health .....	2,593 86	674 16	2,129 70
Liability .....	1,488,914 81	1,156,981 78	1,091,258 27
Fidelity .....	455,713 49	379,968 50	74,313 48
Plate Glass .....	311,937 41	268,645 25	261,110 10
Burglary and Theft .....	610,173 82	482,301 48	600,485 87
Sprinkler .....	257,921 68	223,456 46	232,180 40

## THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—W. L. H. SIMPSON.

Secretary—JOHN E. HOFFMAN.

Principal Office—New York.

Chief Agent in Canada—ROBERT J. DALE.

Head Office in Canada—Montreal.

(Organized and incorporated, December, 1896. Commenced business in Canada, January 1, 1904.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 300,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bond on deposit with the Receiver General, viz.:—

	Par value.	Market value.
State of New York, 1961, 4 p.c.....	\$ 25,000 00	\$ 27,560 00

Carried out at market value.....\$ 27,560 00

*Other Assets in Canada.*

Cash at head office in Canada.....3,078 41

Total assets in Canada.....\$ 30,638 41

## LIABILITIES IN CANADA.

Net amount of inland transportation claims, adjusted but unpaid.....\$ 1,333 33

Reserve of unearned premiums, \$247.81; carried out at 80 p.c.....198 25

Taxes due and accrued (War Tax).....75 00

Total liabilities in Canada.....\$ 1,606 58

## INCOME IN CANADA.

Gross cash received for premiums.....\$ 44,497 15

Deduct reinsurances, \$4,873.07; return premiums, \$207.26.....5,080 33

Net cash received for said premiums.....\$ 39,416 82

Total income in Canada.....\$ 39,416 82

## EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year.....\$ 1,228 22

Deduct reinsurances.....89 92

Total net amount paid for claims.....\$ 1,138 30

Paid for commission or brokerage.....7,947 74

Paid for taxes.....835 33

Paid for salaries, fees and all other charges of general and special agents.....100 00

Miscellaneous expenditure, viz.: Printing and stationery.....7 12

Total expenditure in Canada.....\$ 10,028 49



## SESSIONAL PAPER No. 8

## THE AMERICAN AND FOREIGN MARINE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.	
	Inland Transportation.	
	Amount.	Premiums
	\$	\$ cts.
Gross policies in force at Dec. 31, 1916.....	1,659	109 85
Taken in 1917, new.....	274,383,470	44,497 15
Total.....	274,385,129	44,667 00
Less ceased.....	274,301,524	44,057 00
Gross in force at end of 1917.....	83,605	610 00
Less reinsured.....	15,677	114 38
Net in force at end of 1917.....	67,928	495 62

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## INCOME.

Total amount received for premiums.....	\$ 570,423 84
Total amount received for interest and dividends.....	68,708 20
Gross increase, by adjustment, in book value of bonds.....	560 15
Total income.....	<u>\$ 639,692 19</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 193,130 83
Expenses of adjustment and settlement of claims.....	6,052 07
Paid stockholders for interest or dividends.....	45,000 00
Commission or brokerage.....	80,371 45
Salaries, fees and all other charges of officers, directors, trustees and home office employees	4,309 98
Allowances to agencies for miscellaneous agency expenses	247 90
State taxes on premiums, Insurance Department licenses and fees.....	8,819 93
All other licenses, fees and taxes.....	5,394 99
Gross decrease, by adjustment, in book value of bonds.....	1,441 84
Agents' balances charged off.....	37 04
Underwriters' boards and tariff associations.....	287 66
Inspections and surveys.....	546 59
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	0 63
All other disbursements.....	2,861 00
Total disbursements.....	<u>\$ 348,501 91</u>

## LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 1,861,438 26
Cash in trust companies and in banks.....	92,780 63
Agents' balances.....	26,903 30
Total ledger assets.....	<u>\$ 1,981,122 19</u>

## NON-LEDGER ASSETS.

Due from other companies for reinsurance on claims paid.....	12,403 07
Interest accrued.....	14,233 79
Gross assets.....	<u>\$ 2,007,759 05</u>
Deduct assets not admitted.....	173,028 36
Total admitted assets.....	<u>\$ 1,834,730 69</u>

8 GEORGE V, A. 1918

THE AMERICAN AND FOREIGN MARINE—*Concluded.*

## LIABILITIES.

Net amount of unpaid claims.....	\$ 170,109 00
Total unearned premiums.....	91,894 57
Federal, state, county and other taxes due or accrued (estimated).....	85,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	200 00
Total liabilities, except capital.....	\$ 347,203 57
Capital paid up in cash.....	300,000 00
Surplus over all liabilities.....	1,187,527 12
Total liabilities.....	<u>\$ 1,834,730 69</u>

## RISKS AND PREMIUMS.

## FOR MARINE AND INLAND RISKS.

Amount written or renewed during the year.....	\$2,222,376,907 00
Premiums thereon.....	2,155,496 69
Amount terminated during the year.....	2,235,332,873 00
Premiums thereon.....	2,146,646 81
Net amount in force at December 31, 1917.....	17,577,763 00
Premiums thereon.....	<u>148,505 91</u>

SESSIONAL PAPER No. 8

## AMERICAN SURETY COMPANY OF NEW YORK

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—F. W. LAFRENTZ.

Secretary—CHARLES W. GOETCHINS.

Principal Office—100 Broadway, New York.

Chief Agent in Canada—W. H. HALL.

Head Office in Canada—Toronto.

(Incorporated, April 14, 1884. Commenced business in Canada, July, 1887.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....	\$ 5,000,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bond on deposit with Receiver General, viz:—

	Par value.	Market value.
Canadian Northern Railway, Winnipeg Terminals, (guaranteed by Prov. Man.) 1939, 4 p.c.....	\$ 67,000 00	\$ 54,940 00

Carried out at market value.....	\$ 54,940 00
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*Other Assets in Canada.*

Cash in Imperial Bank of Canada, Toronto.....	4,489 16
Interest accrued.....	1,340 00
Agents' balances and premiums uncollected, net (\$456.93 on business prior to Oct. 1, 1917.)	785 07
Total assets in Canada.....	\$ 61,557 23

## LIABILITIES IN CANADA.

Net amount of guarantee claims, unadjusted.....	\$ 2,562 00
Net amount of guarantee claims, resisted, in suit.....	30,001 00
Net amount of guarantee claims, resisted, not in suit.....	374 00
Total net amount of unsettled claims.....	\$ 32,937 00
Reserve of unearned premiums, \$14,329.50; carried out at 80 per cent.....	11,463 60
War tax.....	107 84
Total liabilities in Canada.....	\$ 44,508 44

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 23,155 72
Deduct reinsurances, \$3,415.26; return premiums, \$1,370.87.....	4,786 13
Total net cash received for premiums.....	\$ 18,369 59
Received for interest on investments.....	2,680 00
Total income in Canada.....	\$ 21,049 59

8 GEORGE V, A. 1918

## -AMERICAN SURETY—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 6,619 86
Deduct recoveries.....	3,062 78
Net amount paid for said claims.....	\$ 3,557 08
Amount paid for claims occurring during the year.....	\$ 666 73
Deduct recoveries.....	328 76
Net amount paid for said claims.....	\$ 337 97
Total net amount paid for claims.....	\$ 3,895 05
Commission or brokerage.....	3,731 93
Taxes (including \$125.45 war tax).....	366 93
Miscellaneous expenditure, viz.: Printing and stationery \$8.26; claim expenses, \$1,768.33..	1,776 59
Total expenditure in Canada .....	\$ 9,770 50

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross in force at date of last statement.....	2,653	\$ 5,271,754	\$ 20,644 19
Taken during the year, new and renewed .....	2,670	6,973,748	23,601 34
Total.....	5,323	\$ 12,245,502	\$ 44,245 53
Deduct terminated.....	1,692	4,920,878	12,602 09
Gross in force at Dec. 31, 1917.....	3,631	\$ 7,324,624	\$ 31,642 84
Deduct reinsured.....	.....	1,233,690	3,415 26
Net in force Dec. 31, 1917.....	3,631	\$ 6,091,024	\$ 28,227 58

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Book value of real estate.....	\$ 3,166,047 91
Loans secured by pledge of bonds, stocks or other collaterals.....	763,088 04
Book value of bonds and stocks owned.....	5,180,591 51
Cash on hand and in banks or deposited in trust companies.....	688,175 23
Gross premiums in course of collection.....	742,814 54
Salvage recoverable.....	109,913 17
Reinsurance recoverable.....	2,469 35
Special reserve fund investment.....	250,000 00
Other assets.....	95,902 59
Total ledger assets.....	\$10,999,002 34

## NON-LEDGER ASSETS.

Interest accrued.....	40,041 48
Rents due and accrued.....	5,676 67
Gross assets .....	\$11,044,720 49
Deduct assets not admitted.....	974,449 71
Total admitted assets.....	\$10,070,270 78

## LIABILITIES.

Total amount of unpaid claims.....	\$ 1,046,147 69
Total unearned premiums.....	2,662,043 23
Expenses of adjustment of unsettled claims.....	25,000 00
Commission, brokerage, etc., due or to become due to agents or brokers.....	76,842 71
Salaries, expenses, etc., due or accrued.....	59,558 68
Federal, State and other taxes due or accrued (estimated).....	88,753 11
Reinsurance due.....	12,608 58
Premiums paid in advance .....	78,915 42
Special reserve for Contingent taxes, etc.....	62,340 50
Special reserve.....	250,000 00
All other liabilities.....	717 12
Total liabilities, except paid up capital.....	\$ 4,362,932 04
Capital stock paid up.....	5,000,000 00
Surplus beyond capital and other liabilities.....	707,338 74
Total liabilities.....	\$10,070,270 78

## SESSIONAL PAPER No. 8

AMERICAN SURETY—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 4,242,375 17
Received for interest and dividends .....	284,035 20
Received for rents.....	317,690 10
Gross profit on sale or maturity of bonds and stocks .....	55,209 73
Increase in advance premiums.....	55,772 22
All other income.....	8,663 87
<b>Total income.....</b>	<b>\$ 4,963,746 29</b>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 783,512 65
Investigation and adjustment of claims.....	125,855 26
Dividends paid stockholders.....	400,000 00
Commissions or brokerage.....	687,107 73
Salaries, travelling and all other expenses of agents, not on commission account, .....	824,851 35
Salaries, fees and all other compensations of officers, directors, trustees and home office employees.....	486,203 51
Inspections.....	2,685 37
Taxes on real estate.....	86,862 87
State taxes on premiums, Insurance Department licenses and fees .....	95,863 22
All other licenses, fees and taxes.....	23,395 97
Rent.....	64,269 94
Repairs and expenses (other than taxes) on real estate, including rent of building, leased for 99 years .....	253,656 87
Gross loss on sale or maturity of real estate, bonds and stocks.....	123,871 30
Agents' balances charged off.....	74 00
Borrowed money repaid.....	1,309 33
All other disbursements.....	189,136 55
<b>Total disbursements.....</b>	<b>\$ 4,148,655 92</b>

## EXHIBIT OF PREMIUMS.

	For fidelity risks.	For surety risks.
Premiums on policies written or renewed during the year.....	\$ 2,424,637 27	\$ 3,371,227 45
Premiums on risks expired and terminated.....	2,193,571 76	2,888,324 75
Premiums on policies in force at end of year.....	1,997,476 85	3,108,911 39

## THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—H. N. ROBERTS.

Vice-President—OLAF E. GRANBERG.

Secretary—J. P. BYRNE.

Principal Office—Toronto.

(Incorporated, April 8, 1875, by 38 Vic., cap. 95; amended in 1882 by Vic., cap. 102, and in 1889 by 52 Vic. cap. 97, and in 1892, by 55-56 Vic., cap. 68. Commenced business in Canada, October 9, 1875.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,500 00
Amount subscribed and paid in cash.....	100,100 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 5,000 00
Book value of bonds and debts owned by the Company. (For details, see Schedule A.).....	261,791 84
Book value of stocks owned by the Company. (For details, see Schedule B.).....	40,651 32
Cash at head office.....	690 85
Cash in banks—	
Bank of Nova Scotia, Toronto (savings account).....	\$ 15,012 08
Bank of Nova Scotia, Toronto (current account).....	6,596 59
Bank of Nova Scotia, Montreal (current account).....	1,628 52
Total cash in banks.....	23,237 19
Total ledger assets.....	\$ 331,371 20
Deduct market value of bonds, debts, and stocks under book value.....	13,615 28
	\$ 317,755 92

## OTHER ASSETS.

Interest accrued.....	4,314 09
Office furniture and inspectors' appliances.....	2,500 00
Special service accounts in course of collection.....	57 75
Net amount of outstanding premiums (on business prior to Oct. 1, 1917) \$15,012.35; less commission, \$2,251.85.....	12,760 50
Total assets.....	\$ 337,388 26

## LIABILITIES.

Reserve of unearned premiums, \$135,399.69; carried out at 80 per cent.....	\$ 108,319 75
Taxes due and accrued.....	429 84
Total liabilities (excluding capital stock).....	\$ 108,749 59
Excess of assets over liabilities.....	\$ 228,638 67
Capital stock paid in cash.....	100,100 00
Surplus over all liabilities and capital.....	\$ 128,538 67

## INCOME.

Gross cash received for premiums.....	\$ 109,461 13
Deduct reinsurance, \$2,207.15; return premiums, \$15,665.82.....	17,872 97
Net cash received for premiums.....	\$ 91,588 16
Received for interest on investments and net dividends on stocks.....	15,012 69
Income for special service department (net).....	881 85
Total income.....	\$ 107,482 70

## SESSIONAL PAPER No. 8

## THE BOILER INSPECTION—Continued.

## EXPENDITURE.

Net amount paid for claims occurring in previous years.....	\$	311 73
Amount paid for claims occurring during the year.....	\$	28,315 97
Deduct salvages and reinsurances.....		15,000 00
Net amount paid for said claims.....	\$	13,315 97
Total net amount paid for claims.....	\$	13,627 70
Commission or brokerage.....		11,787 66
Paid for salaries of officials, \$7,325; salaries of agents, \$1,200; directors' fees, \$10; travelling expenses, \$1,218.07; inspectors' salaries and expenses, \$35,824.74.....		45,577 81
Taxes.....		3,594 04
Miscellaneous expenditure: Head office expenses, \$5,921.07; advertising, \$743.93; furniture and fixtures, \$440.12; postage, telegrams, telephones and express, \$1,255.77; rent, \$3,712; exchange, \$60.36; legal fees, \$105.87; printing and stationery, \$1,423.35; agency expenses, \$1,644.55; tariff associations, \$100.....		15,407 02
Total expenditure.....	\$	89,994 23

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1916.....	\$	313,882 73
Amount of income.....		107,482 70
Total.....	\$	421,365 43
Amount of expenditure.....		89,994 23
Net ledger assets, December 31, 1917.....	\$	331,371 20

## RISKS AND PREMIUMS.

<i>Steam Boiler Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	2,549	\$ 26,883,164	\$ 233,026 55
Taken during the year, new and renewed.....	886	9,355,750	93,740 48
Total.....	3,435	\$ 36,238,914	\$ 326,767 03
Deduct terminated.....	1,033	9,355,750	72,948 47
Gross and net in force at December 31, 1917.....	2,402	\$ 26,883,164	\$ 253,818 56

## SCHEDULE A.

Bonds and debentures owned by the company, viz:—

<i>On deposit with Receiver General.</i>	Par value.	Book value.	Market value.
Province of Alberta, 1924, 4½ p.c.....	\$ 15,000 00	\$ 14,437 50	\$ 14,250 00
<i>Cities—</i>			
London, 1921, 4 p.c.....	6,000 00	6,000 00	5,760 00
Vancouver, 1942, 3½ p.c.....	7,000 00	6,686 42	5,040 00
Vancouver, 1946, 4 p.c.....	7,000 00	6,686 42	5,390 00
Westmount, 1947, 4½ p.c.....	9,000 00	9,090 00	8,190 00
<i>Towns—</i>			
Maisonneuve, 1946, 4½ p.c.....	10,000 00	9,761 97	8,300 00
Owen Sound, 1923, 4 p.c.....	4,000 00	4,013 58	3,720 00
<i>District—</i>			
Burnaby, 1922, 5 p.c.....	25,000 00	25,500 00	24,000 00
<i>Schools—</i>			
Edmonton, 1918–1938, 5 p.c.....	10,500 00	10,762 65	9,870 00
Saskatoon, 1921–1940, 5 p.c.....	20,000 00	20,503 74	18,400 00
Total on deposit with Receiver General....	\$ 113,500 00	\$ 113,442 28	\$ 102,920 00

8 GEORGE V, A. 1918

THE BOILER INSPECTION—*Concluded.*SCHEDULE A.—*Concluded.*Bonds and debentures owned by the company, *Concluded, viz.:*—

<i>Held by the Company.</i>	Par value.	Book value.	Market value.
<i>Governments—</i>			
Dominion of Canada, Victory Loan, 1937, 5½ p.c. (partly paid) .....	\$ 55,000 00	\$ 40,345 50	\$ 40,345 50
Province of Alberta, 1924, 4½ p.c. ....	15,000 00	14,437 50	14,250 00
Province of Saskatchewan, 1925, 5 p.c. ....	10,000 00	9,400 00	9,900 00
<i>Cities—</i>			
Hamilton (Hosp. extension), 1918 to 1919, 4 p.c. ....	3,692 33	3,527 90	3,636 58
Kamloops, 1956, 5 p.c. ....	5,000 00	4,769 50	4,200 00
Medicine Hat, 1932-1935, 5 p.c. ....	12,000 00	11,041 71	10,800 00
Moose Jaw, 1921, 4½ p.c. ....	10,000 00	9,764 00	9,500 00
Regina, 1929, 5 p.c. ....	10,000 00	9,290 80	9,500 00
Strathcona, 1949, 4½ p.c. ....	12,600 00	11,786 40	9,600 00
Toronto, 1953, 4½ p.c. ....	15,000 00	13,893 75	13,800 00
<i>Railway—</i>			
Canada Southern Ry., cons. 1st and ref. mtge. (g'teed by Michigan Central R.R.), 1962, 5 p.c. ....	19,000 00	20,092 50	20,140 00
Total par, book and market values...	\$ 280,192 33	\$ 261,791 84	\$ 248,592 08

## SCHEDULE B.

Stocks owned by the company, *viz.:*—

628 shares Canada Permanent Mortgage Corp. ...	\$ 6,280 00	\$ 7,713 70	\$ 10,110 80
75 shares Toronto General Trusts Corp. ....	7,500 00	11,987 50	15,525 00
200 shares Consumers Gas Co. ....	10,000 00	20,950 12	14,600 00
Total par, book and market values...	\$ 23,780 00	\$ 40,651 32	\$ 40,235 80



# THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—G. B. HEYWORTH.

Secretary—WM. GOW.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—ROBERT J. DALE.

Head Office in Canada—Montreal.

(Organized, 1863; incorporated, August 5, 1867. Commenced business in Canada, May 16, 1888.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed .....	\$	1,340,000	\$6,521,333 33
Amount paid thereon in cash .....		268,000	1,304,266 67

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts on deposit with Receiver General:—

<i>Cities—</i>	Par value.	Market value.
Montreal, 1926, 4 p.c. ....	\$ 112,000 00	\$ 104,160 00
Montreal stock, 1926, 4 p.c. ....	3,500 00	3,255 00
Montreal stock, 1927, 4 p.c. ....	1,500 00	1,380 00
Total on deposit with Receiver General .....	\$ 117,000 00	\$ 108,795 00

Carried out at market value .....

\$ 108,795 00

## *Other Assets in Canada.*

Cash at head office in Canada .....	72 33
Interest accrued .....	780 00
Total assets in Canada .....	\$ 109,647 33

## LIABILITIES IN CANADA.

Reserve of unearned premiums:—	
Inland Transportation .....	\$ 22 88
Sprinkler Leakage .....	129 80
Total, \$152.68; carried out at 80 per cent. ....	\$ 122 14
Total liabilities in Canada .....	\$ 122 14

8 GEORGE V. A. 1918

THE BRITISH AND FOREIGN MARINE—*Continued.*

## INCOME IN CANADA.

Premiums.	Class of Business.	
	Inland Transportation.	Sprinkler Leakage.
	\$ cts.	\$ cts.
Gross cash received.....	461 31	100 00
Less return premiums.....	37 15	87 84
Net cash received.....	424 16	12 16
Net cash received for premiums for all classes of business.....	\$ 436 32	
Cash received for interest on investments.....	4,680 00	
Total income in Canada.....	\$ 5,116 32	

## EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Inland Transportation.	Sprinkler Leakage.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	1 00	
Less reinsurances .....	0 11	
Net amount paid for said claims.....	0 89	
Paid for claims occurring during the year.....	42 82	99 85
Total net payment for claims.....	43 71	99 85
Total net payments for claims for all classes of business.....	\$ 143 56	
Commission and brokerage.....	107 48	
Paid for salaries, fees and all other charges of officials.....	8 00	
Loss expense.....	7 50	
Total expenditure in Canada.....	\$ 266 54	

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THE BRITISH AND FOREIGN MARINE—*Continued.*

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Inland Transportation.			Sprinkler Leakage.		
	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	6	60,730	253 79	8	82,500	643 75
Taken in 1917, new and renewed..	260	252,503	461 31	4	17,000	100 00
Totals.....	266	313 233	715 10	12	99,500	743 75
Less ceased.....	259	306,963	669 35	5	52,000	362 50
Gross and net in force at end of 1917. . . . .	7	6,270	45 75	7	47,500	381 25

THE BRITISH AND FOREIGN MARINE—*Concluded.*  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.  
PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance 31 December, 1916 ...	407,324	0	9	Dividend, less income tax, paid 1st March, 1917 .....	50,250	0	0
Balance Underwriting Account, 1916 .....	675,858	7	11	Interim dividend, less income tax, paid 1st July, 1917 .....	50,668	15	0
Interest Account, 1917 .....	111,735	11	3				
				Claims, returns, etc., and commissions on profits of 1916, settled in 1917...	371,965	15	10
				Amount transferred to Underwriting Suspense Account to close 1916....	93,000	0	0
				Income tax .....			
				Balance carried down.....			

UNDERWRITING ACCOUNT.

	£	s.	d.		£	s.	d.	
To premiums 1917, less returns, reinsurances and foreign taxes	1,165,323	4	9	Claims, 1917 .....	294,953	18	1	
				General Expenses—including directors' and auditors' remuneration ..	87,865	15	5	
				Balance carried down .....	782,503	11	3	
	£	1,165,323	4	9	£	1,165,323	4	9

BALANCE SHEET.

	£.	s.	d.		£	s.	d.
Capital—67,000 shares at £20 per share.....£	1,340,000						
Paid up £4 per share.....	268,000	0	0	Investments.....	2,701,869	9	2
Reserve Fund.....	1,200,000	0	0	Stamps.....	1,221	19	9
Balance Profit and Loss Account brought down.....	591,286	19	1	Cash at bankers and on hand and bills receivable.....	203,697	12	11
Balance Underwriting Account.....	782,503	11	3	Interest and rents accrued but not received.....	44,550	15	8
Underwriting Suspense and Reinsurance Accounts.....	328,231	7	6	Accounts due to Company.....	589,420	6	6
Accounts due by the company.....	370,738	6	2				
	£	3,540,760	4	0			
				£	3,540,760	4	0

8 GEORGE V, A. 1918

## \*THE CANADA HAIL INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—GEO. H. WILLIAMS.

Vice-President—A. H. C. CARSON.

Manager—W. J. WILLCOX.

Principal Office—Winnipeg, Man.

(Incorporated by an Act of Parliament of Canada, 3-4 George V, chap. 84. Assented to April 2, 1913.  
 Dominion license issued May 14, 1913.)

## CAPITAL.

Amount of capital authorized.....	\$ 300,000 00
Amount of capital subscribed.....	150,000 00
Amount paid thereon in cash.....	75,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A).....	\$ 50,811 47
Cash at head office in Canada.....	1,302 02
Cash in Union Bank of Canada, Winnipeg.....	9,969 32
Total ledger assets.....	\$ 62,082 81
Deduct market value of bonds and debentures under book value.....	2,488 70
	\$ 59,594 11

## OTHER ASSETS.

Interest due, \$716 22; accrued, \$382 25.....	1,098 47
Agents' balances.....	8,929 00
Premiums notes outstanding.....	\$ 2,088 82
Less disallowance.....	1,044 41
Balance carried out.....	1,044 41
Total assets.....	\$ 70,665 99

## LIABILITIES.

Taxes due and accrued.....	\$ 1,786 87
Accounts payable.....	50 00
Total liabilities.....	\$ 1,836 87
Surplus of assets over liabilities.....	\$ 68,829 12
Capital stock paid in cash.....	75,000 00

## INCOME.

Gross cash received for premiums.....	\$ 135,486 81
Deduct reinsurances, \$63,786 62; return premiums, \$1,184 44.....	63,971 06
Total net cash received for hail premiums.....	\$ 65,515 75
Received for interest on investments.....	2,196 13
Total income.....	\$ 67,711 88

\*This company having ceased to transact business, its license was not renewed for the current license year.

THE CANADA HAIL—*Concluded.*

## EXPENDITURE.

Amount paid for claims occurring during the year.....	\$ 48,166 43	
Deduct salvages and reinsurances.....	22,688 44	
Net amount paid for hail claims.....		\$ 25,477 99
Commission or brokerage.....		20,964 57
Taxes and expenses.....		3,649 49
Total expenditure.....		<u>\$ 50,112 05</u>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916.....	\$ 44,856 83
Amount of income as above.....	67,711 88
Total.....	<u>\$ 112,568 71</u>
Amount of expenditure as above.....	\$ 50,112 05
Items written off.....	373 85
	<u>50,485 90</u>
Balance, net ledger assets, at December 31, 1917.....	<u>\$ 62,082 81</u>

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
City of Strathcona, 1917 to 1931, 5 p.c.....	\$ 8,324 50	\$ 8,324 50	\$ 7,908 27
*City of Strathcona, 1947, 5½ p.c.....	2,000 00	2,000 00	1,900 00
City of Three Rivers, 1946, 4 p.c.....	2,000 00	2,000 00	1,560 00
*Town of Melfort, 1942, 6 p.c.....	10,000 00	10,000 00	9,400 00
Riordon Pulp & Paper Co. (1st mtge. S.F.) 1942, 6 p.c.....	10,000 00	10,000 00	9,600 00
*Can. Nor. Western Ry. Co., 1st mtge. reg'd., (g'teed by Prov. of Alberta, 1942, 4½ p.c.)	21,374 40	18,486 97	17,954 50
Total par, book and market values.....	<u>\$ 53,698 90</u>	<u>\$ 50,811 47</u>	<u>\$ 48,322 77</u>

\*On deposit with Receiver General.

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## \*THE CANADA WEATHER INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Liquidator—F. PAGE HIGGINS.

Principal Office—Toronto.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 6-8 Edward VII, chap. 91. Dominion license issued February 1, 1910.)

## CAPITAL.

Amount of joint capital stock authorized.....	\$ 500,000 00
Amount subscribed.....	81,300 00
Amount paid thereon in cash.....	77,940 70
Amount of premium on capital stock paid in by stockholders.....	40 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Book value.	Market value.
City of Port Arthur, 1937, 5 p.c.....	\$ 11,000 00	\$ 11,400 40	\$ 10,230 00
City of Stratford, 1939, 4½ p.c.....	10,000 00	10,197 00	9,100 00
City of Victoria, 1925, 4½ p.c.....	2,000 00	1,859 88	1,860 00
Total on deposit with Receiver General.....	\$ 23,000 00	\$ 23,457 28	\$ 21,190 00

Carried out at book value..... \$ 23,457 28

Cash in banks, viz:—

Bank of Ottawa, Toronto.....	\$ 2,093 61
Royal Bank of Canada, Toronto.....	13 32

Total cash in banks..... 2,106 93

Total ledger assets..... \$ 25,564 21

Deduct market value of bonds and debentures under book value..... 2,267 28

\$ 23,296 93

## OTHER ASSETS.

Interest accrued..... 632 50

Total assets..... \$ 23,929 43

## LIABILITIES.

Taxes due and accrued.....	\$ 41 64
Borrowed money.....	1,600 00
Agents' balances, \$1,477.93; sundries, \$715.22.....	2,193 15

Total liabilities (excluding capital stock)..... \$ 3,834 79

Excess of assets over liabilities..... \$ 20,094 64

Capital stock paid in cash..... 77,940 70

\*The license of this company expired on April 30, 1917 and was not renewed. The company's wind-storm business was reinsured with the Home Insurance Company.

## THE CANADA WEATHER—Concluded.

## INCOME.

Premiums.	Class of Business.	
	Hail.	Windstorm.
	\$ cts.	\$ cts.
Gross cash received.....	6,584 17	37 63
Less reinsurance.....	3,663 25	477 71
“ return premiums.....	1,104 00	
Total deduction.....	4,767 25	
Net cash received.....	1,780 92	-440 08
Net cash received for premiums for the above classes of business.....	\$	1,340 84
Cash received for interest on investments.....		778 00
Bad debts recovered.....		78 12
Total.....	\$	2,196 96
Received for calls on capital.....		2,975 50
Total income.....	\$	5,172 46

## EXPENDITURE.

Claims.	Class of Business.	
	Hail.	Windstorm.
	\$ cts.	\$ cts.
Net payment for claims occurring in previous years.....	290 85	698 00
Paid for claims occurring during the year.....		17 50
Total net payment for claims.....	290 85	715 50
Total net amount paid for claims for all classes of business.....	\$	1,006 35
Commission or brokerage.....		68 36
Salaries of officials, \$2,361 49; do., agents, \$466 20; directors' fees and expenses, \$214 29; auditors' fees, \$190 50; travelling expenses, \$172 90.....		3,405 38
Taxes, licenses and fees.....		1,216 30
Miscellaneous expenditure, viz.: Advertising, \$140 99; postage, telegrams, telephones and express, \$538 96; printing and stationery, \$317 96; rent, \$540 58; sundries, \$5 74; collection of accounts, \$213 61; exchange, \$20 17; legal fees, \$314 33; total, \$1,892 34 less furniture sold, \$145.....		1,747 34
Total expenditure.....	\$	7,443 73

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916.....	\$	26,235 48
Amount of cash income.....		5,172 46
Total.....	\$	31,407 94
Amount of expenditure.....		7,443 73
Balance, net ledger assets, at December 31, 1917 (\$25,564.21, less \$1,600 borrowed money). ..	\$	23,964 21



## SESSIONAL PAPER No. 8

## THE CANADIAN SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—F. W. LAFRENTZ.

Vice-President—SIR GEO. BURN.

General Manager—W. H. HALL.

Secretary—WM. H. BURGESS.

Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada 1-2 George V, Chap. 60, assented to May 19, 1911.  
On March 1, 1917 its power was extended to include burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910 and on August 3, 1917 its power was further extended to include automobile insurance under the provisions of the said section. Dominion license issued May 15, 1913.

## CAPITAL.

Amount of capital authorized.....	\$ 1,000,000 00
Amount of capital stock subscribed and paid in cash.....	225,000 00
Amount of premium on capital stock paid in by stockholders.....	40,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A.).....	\$ 307,731 12
Cash at head office.....	50 00
Cash in banks, viz.:—	
Bank of Ottawa, Toronto.....	\$ 12,729 61
Union Bank of Canada, Toronto (premium account).....	28,908 80
Union Bank of Canada, Toronto (current account).....	145 19
Total cash in banks.....	41,783 60
Agents' ledger balances.....	165 21
Total ledger assets.....	\$ 349,729 93
Deduct market value of bonds and debentures under book value.....	8,526 54
	\$ 341,203 39

## OTHER ASSETS.

Interest accrued.....	4,965 70
Premiums due and uncollected, viz.:—	
Burglary (\$11.25 was on business prior to Oct. 1, 1917).....	\$ 626 66
Guarantee (\$3,613.25 was on business prior to Oct. 1, 1917).....	11,081 30
Plate Glass (\$5.63 was on business prior to Oct. 1, 1917).....	401 05
Total.....	12,108 94
Total assets.....	\$ 358,278 03

## LIABILITIES.

(1) Liabilities in Canada.

Net amount of claims, guarantee, unadjusted.....	\$ 13,025 45
"      "      "      resisted, in suit.....	6,500 00
Net amount of unsettled claims.....	\$ 19,525 45
Reserve of unearned premiums: burglary, \$342.34; guarantee, \$39,317.06; plate glass, \$779 66; total, \$40,439.06; carried out at 80 per cent.....	32,351 25
Reinsurance due.....	2,653 95
Taxes due and accrued.....	1,963 69
Total liabilities in Canada.....	\$ 56,494 34

8 GEORGE V, A. 1918

## THE CANADIAN SURETY—Continued.

## (2) Liabilities in other Countries.

Net amount of guarantee claims, unadjusted.....	\$	1 17
Reserve of unearned premiums, \$13,024.17; carried out at 80 per cent.....		10,419 33
Total liabilities in other countries.....	\$	10,420 50
Total liabilities in all countries.....	\$	66,914 84
Surplus of assets over liabilities (except capital).....	\$	291,363 19
Capital stock paid in cash.....		225,000 00
Surplus over liabilities and capital.....	\$	66,363 19

## INCOME.

Premiums.	CLASS OF BUSINESS.			
	Burglary.	Guarantee.		Plate Glass
	In Canada.	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	214 25	125,430 96	26,971 42	1,330 57
Less reinsurance.....		13,327 10	12 50	
Less return premiums.....	14 35	19,912 42	5,090 81	398 01
Total deduction.....		33,239 52	5,103 31	
Net cash received.....	199 90	92,191 44	21,868 11	932 56
Net cash received for premiums for all classes of business in all countries.....				\$ 115,192 01
Cash received for interest on investments.....				14,709 40
Total.....				\$ 129,901 41
Received for calls on capital.....				25,000 00
Total income.....				\$ 154,901 41

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## THE CANADIAN SURETY—Continued.

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.			
	Burglary.	Guarantee.		Plate Glass.
	In Canada.	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years.....		3,317 17		
Paid for claims occurring during the year.....	28 90	3,855 47	729 28	79 96
Less salvage and reinsurances.....		2,024 39	64 58	
Net payment for said claims.....		1,831 08		
Total net payment for claims.....	28 90	5,148 25	664 70	79 96
Total net payments for all claims for all classes of business in all countries.....				
				\$ 5,921 81
Dividends.....				10,625 00
Commission and brokerage.....				29,062 21
Taxes.....				2,788 12
Salaries, fees and travelling expenses:—salaries:—Head office, \$22,480.14; fees:—Directors, \$380; auditors, \$200; travelling expenses, \$2,042.46.....				25,102 60
Miscellaneous expenditure, viz.—Advertising, \$264.95; furniture and fixtures, \$768.45; legal expenses, \$356; sundries, \$1,371.74; postage, telegrams, telephones and express, \$1,569.35; printing and stationery, \$2,467.11; rents, \$1,407.47; Patriotic and Red Cross Funds, etc., \$260; claim expenses, \$1,194.78.....				9,659 85
Total expenditure.....				\$ 83,159 59

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916.....	\$ 277,988 11
Amount of cash income.....	154,901 41
Total.....	\$ 432,889 52
Amount of cash expenditure.....	83,159 59
Balance, net ledger assets, at December 31, 1917.....	\$ 349,729 93

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## THE CANADIAN SURETY—Continued.

## SUMMARY OF RISKS AND PREMIUMS.

Guarantee Risks	CLASS OF BUSINESS.								
	In Canada.			In other countries.			In other countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916 .....	4,868	12,261,056	44,997 91	614	3,331,252	17,603 58	5,482	15,592,308	62,601 49
Taken in 1917, new and renewed .....	7,288	23,689,345	129,890 73	1,142	6,064,952	30,044 19	8,430	29,754,297	159,934 92
Totals .....	12,156	35,950,401	174,888 64	1,756	9,396,204	47,647 77	13,912	45,346,605	222,536 41
Less ceased .....	5,436	19,559,630	81,747 20	796	4,438,056	21,586 93	6,232	23,997,688	108,334 13
Gross in force at end of 1917 .....	6,720	16,390,771	93,141 44	960	4,958,146	26,060 84	7,680	21,348,917	119,202 28
Less reinsured .....		4,624,579	14,449 40		5,000	12 50		4,629,579	14,461 90
Net in force at end of 1917 .....	6,720	11,766,192	78,692 04	960	4,953,146	26,048 34	7,680	16,719,338	104,740 38

Risks and Premiums.	CLASS OF BUSINESS.				
	Burglary.			Plate Glass.	
	No.	Amount.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$ cts.
Taken in 1917, new and renewed .....	46	122,450	1,049 70	54	1,865 30
Less ceased .....	2	2,000	15 00	1	398 01
Gross in force at end of 1916 .....	44	120,450	1,034 70	53	1,467 29
Less reinsured .....		46,750	366 25		
Net in force at end of 1917 .....	44	73,700	668 45	53	1,467 30

## SESSIONAL PAPER No. 8

THE CANADIAN SURETY—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the Company, viz:—

*On deposit with Receiver General.*

	Par value.	Book value	Market value.
Prov. of Alberta, 1924, 4½ p. c. ....	\$ 10,000 00	\$ 9,725 00	\$ 9,500 00
<i>Cities—</i>			
Belleville, 1941, 4½ p. c. ....	10,000 00	9,424 00	9,100 00
Brandon, 1933, 5 p. c. ....	10,000 00	9,852 00	9,500 00
Fort William, 1952, 4½ p. c. ....	2,000 00	1,828 40	1,680 00
Guelph, 1932, 5 p. c. ....	1,514 75	1,553 38	1,484 45
Peterboro, 1920, 3½ p. c. ....	7,586 96	6,891 23	7,207 61
Stratford, 1932, 4½ p. c. ....	5,700 00	5,438 94	5,301 00
Sydney, N.S., 1942, 4½ p. c. ....	15,000 00	13,374 00	13,050 00
Toronto, 1948, 4 p. c. ....	9,733 33	8,874 85	8,273 33
Victoria, 1936, 4 p. c. ....	9,733 33	8,867 06	7,981 33
<i>Towns—</i>			
Owen Sound, 1932, 4½ p. c. ....	10,000 00	9,509 00	9,200 00
Lindsay, 1934, 5½ p. c. ....	5,000 00	5,172 50	5,100 00
Orillia, 1923, 5 p. c. ....	2,234 10	2,171 99	2,189 41
Orillia, 1925, 5 p. c. ....	2,463 10	2,383 54	2,413 83
Swift Current, 1933, 6 p. c. ....	5,000 00	5,122 50	4,900 00
Waterloo, 1928, 5½ p. c. ....	2,423 48	2,548 29	2,520 41
Welland, 1934, 5½ p. c. ....	2,000 00	2,025 00	2,040 00
<i>Township—</i>			
Bruce, 1922, 5 p. c. ....	9,867 01	9,755 12	9,768 33
<i>School—</i>			
Guelph P., 1932, 5 p. c. ....	2,500 00	2,563 74	2,450 00
Total on deposit with Receiver General.	\$ 122,756 06	\$ 117,080 54	\$ 113,659 70

*Held by the Company.*

<i>Governments—</i>			
Dom. of Canada Victory Loan, 1937, 5½ p. c. (partly paid) .....	55,000 00	29,181 21	29,181 21
Anglo-French External Loan, 1920, 5 p. c. ....	20,000 00	18,764 25	18,689 60
*Prov. of New Brunswick, 1939, 3 p. c. ....	10,000 00	7,900 00	7,300 00
Prov. of Saskatchewan, 1925, 5 p. c. ....	5,000 00	4,699 50	4,950 00
Prov. of Saskatchewan, 1932, 5 p. c. ....	5,000 00	4,453 00	4,453 00
<i>Cities—</i>			
Edmonton, 1933, 5 p. c. ....	1,000 00	967 70	920 00
Hamilton, 1940, 4 p. c. ....	1,946 66	1,620 21	1,674 12
London, Ont., 1922, 5½ p. c. ....	5,000 00	4,881 00	4,881 00
Medicine Hat, 1933, 5 p. c. ....	10,000 00	9,525 00	9,000 00
Portage Industrial Exhibition Association (gifted by Portage la Prairie), 1934, 5 p. c. ....	7,000 00	6,642 30	6,370 00
†Sorel, 1952, 5 p. c. ....	17,000 00	16,297 90	15,479 00
Windsor, Ont., 1946 to 1949, 5½ p. c. ....	9,964 20	9,582 52	9,582 52
Winnipeg, Man., 1926, 5 p. c. ....	5,000 00	4,641 90	4,641 90
<i>Towns—</i>			
Estevan, 1942-43, 5 p. c. ....	8,000 00	6,885 76	6,640 00
Nepawa, 1944, 6 p. c. ....	3,000 00	3,091 50	2,910 00
North Bay, 1938-43, 5 p. c. ....	12,000 00	11,516 40	11,240 00
Renfrew, 1937-1941, 5 p. c. ....	1,877 23	1,785 45	1,792 86
Smith Falls, 1933 to 1935, 5½ p. c. ....	2,464 54	2,487 31	2,464 54
Sandwich, 1921, 6 p. c. ....	682 94	700 22	696 59
Sandwich, 1923, 6 p. c. ....	385 36	397 69	396 92
Sandwich, 1924, 6 p. c. ....	768 47	795 44	795 44
Sandwich, 1925, 6 p. c. ....	174 58	181 23	181 56
Transcona, 1944, 6 p. c. ....	10,000 00	9,950 00	9,700 00
Watrous, 1944, 6 p. c. ....	2,000 00	1,828 00	1,740 00
<i>Townships—</i>			
Esquimalt, 1963, 5 p. c. ....	2,000 00	1,760 00	1,640 00
North Vancouver, 1960, 5 p. c. ....	7,000 00	6,379 80	5,880 00
Richmond, B.C., 1959, 4½ p. c. ....	7,000 00	5,916 40	5,320 00
St. Vital, Man., (R.M.), 1933, 6 p. c. ....	1,000 00	1,012 10	1,010 00
<i>Counties—</i>			
Norfolk, 1932, 5 p. c. ....	5,000 00	4,688 90	4,688 90
Simcoe, 1934 to 1935, 5 p. c. ....	2,954 08	2,938 76	2,954 23
<i>School—</i>			
†St. Hyacinthe, 1933 to 1960, 4½ p. c. ....	10,346 29	9,179 13	8,380 49
Total par, book and market values. ....	\$ 351,350 41	\$ 307,731 12	\$ 299,204 58

\*On deposit with Government of New Brunswick.

†On deposit with Government of Quebec.

8 GEORGE V, A. 1918

## THE CASUALTY COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.  
 President and Managing Director—ARTHUR L. EASTMURE.  
 Secretary—A. W. EASTMURE.  
 Principal Office—Toronto.

(Incorporated May 19, 1911, by an Act of Parliament of Canada 1-2 George V, cap. 63; amended in 1913 by 3-4 George V, 3 cap. 100, amended in 1915 by 5 George V, cap. 62. Dominion licenses issued Nov. 27, 1915.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$	500,000 00
Amount subscribed.....		68,900 00
Amount paid in cash.....		21,196 74
Amount of premium on capital stock paid in by stockholders.....		10,293 26

(For List of Shareholders, see Appendix.)

## ASSETS.

Bonds and debentures owned, viz:—

*On deposit with Receiver General—*

City—	Par value.	Book value.	Market value.
City of Calgary, 1918, 6 p.c.....	\$ 2,000 00	\$ 2,000 00	\$ 2,000 00
<i>Towns—</i>			
Barrie (g'teed by County of Simcoe), 1921-1922, 5 p.c.....	2,000 00	1,925 20	1,980 00
Barrie (g'teed by County of Simcoe) 1937-1939, 5 p.c.....	3,000 00	2,756 20	2,910 00
North Bay, 1928, 5 p.c.....	1,281 07	1,161 99	1,229 82
North Bay, 1929, 5 p.c.....	2,289 13	2,066 80	2,197 57
North Bay, 1930, 5 p.c.....	1,453 59	1,306 68	1,380 91

Total on deposit with Receiver General. \$ 12,023 79 \$ 11,216 87 \$ 11,698 30

*Held by the Company—*

Dominion of Canada War Loan, 1925, 5 p.c....	1,000 00	968 55	990 00
Dominion of Canada, Victory Loan, 1937, 5½ p.c. (10 p.c. of subscription).....	100 00	100 00	100 00
Anglo-French External War Loan, 1920, 5 p.c..	2,000 00	1,846 30	1,846 30
<i>Cities—</i>			
Albarni, B.C., 1934, 6 p.c.....	1,100 00	990 00	1,012 00
Calgary, 1918, 6 p.c.....	2,000 00	2,000 00	2,000 00
New Westminster, 1939, 5 p.c.....	1,000 00	837 40	837 40

Total par, book and market values... \$ 19,223 79 \$ 17,959 12 \$ 18,484 00

Carried out at book value.....	\$	17,959 12
Cash at head office.....		97 00
Cash in Royal Bank of Canada, Toronto.....		3,735 68
Agents' balances.....		186 80

Total ledger assets.....\$ 21,978 60

## OTHER ASSETS.

Market value of bonds and debentures over book value.....	524 88
Interest accrued.....	423 16
Outstanding premiums, (\$87.68 on business prior to Oct. 1, 1917).....	605 33
Office furniture less depreciation.....	400 00
Total assets.....	\$ 23,931 97

## SESSIONAL PAPER No. 8

THE CASUALTY COMPANY—*Concluded.*

## LIABILITIES.

Net amount of plate glass claims, unadjusted.....	\$	2,450 00
Reserve of unearned premiums, \$5,886.31, carried out at 80 per cent.....		4,709 05
Commission payable on sale of stock .....		1,980 00
Total liabilities.....	\$	9,139 05
Excess of assets over liabilities.....	\$	14,792 93
Capital stock paid in cash.....		21,196 74

## INCOME.

Gross cash received for premiums.....	\$	7,193 86
Deduct return premiums.....		818 71
Total net cash received for premiums.....	\$	6,375 15
Interest and dividends.....		1,007 33
Premium on capital stock.....		769 50
Total.....	\$	8,151 98
Received for calls on capital.....		1,508 91
Total income.....	\$	9,660 89

## EXPENDITURE.

Amount paid for claims occurring during the year.....	\$	1,243 85
Deduct salvages and reinsurances.....		14 00
Net amount paid for claims.....	\$	1,229 85
Commission or brokerage.....		2,419 04
Paid for taxes.....		556 76
Paid for travelling expenses and clerical assistance.....		309 40
Miscellaneous expenditure, viz:—Advertising, \$92.67; furniture and fixtures, \$55.24; postage, telegrams, telephones and express, \$304.68; printing and stationery, \$412.19; rent, \$180; light, exchange, etc., \$303.08; commission on stock, \$1,040; legal fees, \$39.25.....		2,417 11
Total expenditure.....	\$	6,932 16

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1916.....	\$	19,249 87
Amount of cash income.....		9,660 89
Total.....	\$	28,910 76
Amount of cash expenditure.....		6,932 16
Balance net ledger assets, December 31, 1917.....	\$	21,978 60

	Premiums.
	\$ cts.
Gross policies in force at December 31, 1916.....	1,998 37
Taken during the year, new and renewed.....	7,802 81
Total.....	9,801 18
Deduct terminated.....	1,610 97
Gross in force at December 31, 1917.....	8,190 21
Deduct reinsured.....	61 58
Net in force at December 31, 1917.....	8,128 63

8 GEORGE V, A. 1918

# CHARTERED TRUST AND EXECUTOR COMPANY.

(Formerly *The Title and Trust Company.*)

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—HON. W. A. CHARLTON.

1st Vice-President—NOEL MARSHALL.

Manager—JOHN J. GIBSON.

Principal Office—Toronto.

(Incorporated by an Act of Parliament of Canada, 4-5 Edward VII, cap. 162, July 20, 1905. By an Act of the Parliament of Canada, 5 George V, cap. 70, the name was changed to "Chartered Trust and Executor Company." Dominion license issued July 19, 1907.)

### CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	273,000 00
Amount paid in cash.....	204,111 90

(For List of Shareholders, see Appendix.)

### ASSETS.

Book value of real estate (Lots in Toronto and Oshawa).....	\$ 773 41
Amount secured by way of loans on real estate by bond or mortgage, first liens.....	53,354 84
The same, second liens.....	719 16
Amount of loans secured by bonds, stocks or other marketable collaterals. (For details, see Schedule A.).....	10,153 71
Book and market value of bonds and debs. (For details, see Schedule B.).....	124,505 51
Book and market value of stocks (For details, see Schedule C.).....	26,320 00
Cash at head office.....	628 64
Cash in Royal Bank of Canada, Toronto.....	9,034 56
Interest in Real Estate Syndicate.....	7,500 00
Total ledger assets.....	\$ 232,989 83

### OTHER ASSETS.

Interest accrued.....	4,075 99
Rents due.....	300 00
Accounts receivable.....	3,793 93
Office furniture and automobile.....	2,509 55
Total assets.....	\$ 243,669 30
Deduct assets not admitted.....	25,400 00
Net admitted assets.....	\$ 218,269 30

### LIABILITIES.

Dividends due and unpaid.....	\$ 6,123 28
Total liabilities.....	\$ 6,123 28
Surplus of assets over liabilities.....	\$ 212,146 02
Capital stock paid in cash.....	204,111 90
Surplus over liabilities and paid capital.....	\$ 8,034 12

### INCOME

Received for interest on investments and dividends on stocks.....	\$ 11,401 05
Total net income from real estate and trust business.....	33,793 66
Total.....	\$ 45,194 71
Received for calls on capital.....	115 97
Total income.....	\$ 45,310 68



## SESSIONAL PAPER No. 8

## CHARTERED TRUST AND EXECUTOR—Continued.

## EXPENDITURE.

Paid for taxes.....	\$	562 23
Total expense of Title business.....	\$	562 28
Expenses of Trust business.....		25,732 25
Dividends paid during the year at 6 per cent.....		12,241 25
Total expenditure.....	\$	38,535 78

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916.....	\$	224,049 68
Amount of cash income as above.....		45,310 68
Appreciation in ledger assets.....		3,500 00
Total.....	\$	272,860 36
Amount of expenditure as above.....	\$	38,535 78
Amount written off ledger assets.....		1,334 75
		39,870 53
Balance, net ledger assets at December 31, 1917.....	\$	232,989 83

## SCHEDULE A.

## Loans on Collaterals, viz.:—

	Par Value.	Market Value.	Amount loaned thereon.
10 shares Provident Land Co., stock.....	\$ 1,000 00	\$ 2,750 00	
5 shares in York St. Real Estate Syndicate.....	500 00	1,000 00	\$ 2,107 98
11 shares Provident Land Co., stock.....	1,100 00	3,025 00	
20 shares Dixon Real Estate Syndicate.....	2,000 00	6,000 00	1,250 00
10 shares Royce Park Real Estate Syndicate.....	1,000 00	500 00	
18 shares Provident Land Co., stock.....	1,800 00	4,950 00	
20 shares Berwick Land Co., Ltd.....	2,000 00	2,000 00	1,950 00
Assignment of Berwick Land Co., Ltd., agree- ment.....	6,337 00	6,337 00	3,268 98
Assignment of $\frac{1}{2}$ share in an estate.....	43,107 90	43,107 90	1,576 75
	\$ 58,844 90	\$ 69,669 90	\$ 10,153 71

## SCHEDULE B.

## Bonds and debentures owned, viz.:—

	Par Value.	Book and Market Value.
<i>Governments—</i>		
Dominion of Canada Victory Loan, 1937, 5 p.c.....	\$ 2,000 00	\$ 1,920 00
Dominion of Canada Victory Loan, 1937, 5½ p.c.....	11,595 04	11,595 04
Anglo-French External Loan, 1920, 5 p.c.....	11,000 00	10,340 00
United Kingdom of Gr. Britain and Ireland, 1919, 5½ p.c.....	5,000 00	4,950 00
<i>Cities—</i>		
*Ferne, B.C., 1939, 5 p.c.....	10,000 00	8,400 00
*Fort William, 1927, 5 p.c.....	6,000 00	5,760 00
*Lethbridge, 1928, 5 p.c.....	55,000 00	50,600 00
Montreal (East) 1953, 5 p.c.....	4,000 00	3,560 00
*Moosejaw, 1949, 4½ p.c.....	6,000 00	4,920 00
*Port Arthur, 1927, 5 p.c.....	1,500 00	1,425 00
<i>Towns—</i>		
Melville, 1952, 5 p.c.....	1,000 00	820 00
North Battleford, 1942, 5½ p.c.....	1,000 00	870 00
Yorkton, Sask., 1941 to 1942, 5 p.c.....	2,177 24	1,850 64
<i>Village—</i>		
Drumheller, 1929, 6 p.c.....	500 00	455 00
<i>Municipalities—</i>		
Penticton, 1941, 5 p.c.....	2,000 00	1,700 00
*Point Grey, B.C., 1959, 5 p.c.....	6,000 00	5,100 00
Summerland, B.C., 1940, 5 p.c.....	4,000 00	3,440 00
West Kildonan, 1944, 5½ p.c.....	1,000 00	950 00

†\$2,000 with Ontario Government.

\*These debentures are held by the Receiver General, Ottawa, in respect of the Title insurance business of the company. The Port Arthur, Gananoque, Fort William and Can. Nor. West. Ry. debentures are held by the Department of Insurance, Ontario, in respect of the Trust and Title business of the company

8 GEORGE V, A. 1918

CHARTERED TRUST AND EXECUTOR—*Concluded.*SCHEDULE B—*Concluded.*

Bonds and debentures owned, viz.:— <i>Concluded.</i>		Par value.	Book and Market value.
<i>Schools—</i>			
Saskatoon, (St. Paul's R.C.) 1928, 5 p.c....	\$	1,347 54	\$ 1,347 54
Swift Current, 1944, 6 p.c.....		2,000 00	1,980 00
<i>Railway—</i>			
Can. Nor. Western Ry., 1st Mtge. (g'teed by Prov. of Alta.) 1942, 4½ p.c .....		3,002 73	2,522 29
Total par, book and market values..	\$	136,122 55	\$ 124,505 51

## SCHEDULE C.

Stocks owned, viz.:—		Par value.	Book and Market value.
54 shares Provident Land Co.....	\$	5,400 00	\$ 14,850 00
110 shares Brazilian Traction.....		11,000 00	3,960 00
8 shares Imperial Bank.....		800 00	1,480 00
8 shares Royal Bank.....		800 00	1,608 00
22 shares Dominion Bank.....		2,200 00	4,422 00
Total par, book and market values..	\$	20,200 00	\$ 26,320 00

SESSIONAL PAPER No. 8

## CONTINENTAL CASUALTY COMPANY.

## \*STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—H. G. B. ALEXANDER.

Secretary—W. H. BETTS.

Principal Office—Chicago, Ill.

Chief Agent in Canada—A. S. MATTHEW.

Head Office in Canada—509-511 Richard St, Vancouver, B.C.

(Incorporated, 1914. Dominion license issued, Nov. 6, 1917.)

## CAPITAL.

Amount of stock authorized, subscribed and paid in cash.....	\$ 3,000,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian policyholders.*

	Par value.	Market value.
Bond on deposit with Receiver General, viz.:—		
Dominion of Canada temporary notes, 1919, 5 p.c.....	\$ 25,000 00	\$ 25,000 00
Carried out at market value.....		\$ 25,000 00
<i>Other Assets in Canada.</i>		
Cash in Imperial Bank of Canada, Vancouver, B.C.....		876 05
Agents' balances and premiums uncollected, viz.:—		
Accident.....	\$ 182 40	
Automobile (excluding Fire Risk).....	286 40	
Total.....		468 80
Total assets in Canada.....		\$ 26,344 85

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted, viz.:—		
Accident.....	\$ 403 94	
Automobile (excluding Fire Risk).....	1,850 00	
Sickness.....	135 18	
Total net amount of unsettled claims.....		\$ 2,389 12
Reserve of unearned premiums—		
Accident.....	\$ 523 98	
Automobile (excluding Fire Risk).....	1,094 50	
Sickness.....	112 69	
Total reserve, \$1,731.17; carried out at 80 per cent.....		1,384 94
Taxes, due and accrued.....		74 93
Total liabilities in Canada.....		\$ 3,848 99

\*The statement here given includes the entire business transacted during 1917.

8 GEORGE V, A. 1918

THE CONTINENTAL CASUALTY—*Concluded.*

## INCOME IN CANADA.

Premiums	Class of Business		
	Accident.	Automobile (excluding Fire Risk.)	Sickness.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	3,485 40	1,902 59	1,636 20
Net cash received.....	3,485 40	1,902 59	1,636 20
<hr/>			
Net cash received for premiums for all classes of business.....	\$ 7,024 19		
Total income in Canada.....	\$ 7,024 19		

## EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Accident	Auto- mobile. (excluding Fire Risk.	Sickness.
	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring during the year.....	118 40	503 15	115 33
Total net payment for claims.....	118 40	503 15	115 33
Total net payments for claims for all classes of business .....			\$ 736 88
Commission and brokerage .....			2,547 93
Total expenditure in Canada .....			\$ 3,284 81

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.		
	Accident.	Automobile (excluding Fire Risk.)	Sickness.
	Premiums.	Premiums.	Premiums.
	\$ cts.	\$ cts.	\$ cts.
Taken in 1917, new and renewed.....	3,667 80	2,188 99	1,636 20
Less ceased.....	2,619 83		1,410 83
Gross and net in force at end of 1917.....	1,047 97	2,188 99	225 37

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—F. W. EVANS.

Vice-President—BENJAMIN TOOKE.

General Manager and Secretary—F. J. J. STARK.

Head Office—Montreal.

(Incorporated April 26, 1893, by 56 Vic., cap. 78; amended in 1894 by 57-58 Vic., cap. 121, and in 1901 by 1 Edward VII, cap. 95, and in 1903 by 3 Edward VII, cap. 113, and in 1908 by 7-8 Edward VII, cap. 102, and in 1912 by 2 Geo. V, cap. 87; and by 2 Geo. V, cap. 88 the foregoing Acts (except cap. 87, 1912), were repealed and the provisions of said cap. 88 substituted therefor. Commenced business in Canada, June 6, 1893.)

### CAPITAL.

Amount of capital stock authorized, subscribed and paid in cash.....	\$ 200,000 00
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(For List of Shareholders, see Appendix.)

### ASSETS.

Book value of real estate held by company (For details, see Schedule A) .....	\$ 18,087 32
Electric plant (less reserves written off) and merchandise .....	146,016 28
Amount of loan secured by bond .....	155 00

	Par value.	Market value	Amount Loaned.	
Dominion of Canada Victory Loan, 1937, 5½ p.c....	\$ 155 00	\$ 155 00	\$ 155 00	

Book value of bonds and debts (For details, see Schedule B.).....	181,760 35
Cash at head office.....	1,506 33
Cash in Royal Bank of Canada, Montreal.....	730 00
Agents' ledger balances .....	1,456 51

Total ledger assets .....	\$ 349,711 79
Deduct market value of bonds and debentures under book value.....	20,305 15
	\$ 329,406 64

### OTHER ASSETS.

Interest accrued.....	680 62
Rents due .....	90 00
Furniture.....	4,011 80

Premiums due and uncollected, viz.:

Accident, (\$1,969.69 prior to Oct. 1, 1917).....	\$ 6,351 34
Guarantee, (\$168.88 prior to Oct. 1, 1917).....	1,084 03
Sickness, (\$1,334.14 prior to Oct. 1, 1917).....	3,922 58
Burglary, (\$1,154.91 prior to Oct. 1, 1917).....	7,034 61
Employers' Liability, (\$1,976.91 prior to Oct. 1, 1917).....	6,801 10
Automobile, (\$2,201.56 prior to Oct. 1, 1917).....	4,667 82

Total, \$29,861.48 (less, \$7,312.80 commission).....	22,548 68
Accounts receivable.....	2,958 30

Total assets.....	\$ 359,696 04
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8 GEORGE V, A. 1918

## THE DOMINION GRESHAM—Continued.

## LIABILITIES.

Net amount of accident claims, adjusted and unpaid.....	\$ 6,254 57
Net amount of sickness claims, adjusted and unpaid.....	2,174 27
Net amount of burglary claims, adjusted and unpaid.....	2,669 14
Net amount of employers' liability claims, adjusted and unpaid.....	1,444 43
Net amount of automobile claims, adjusted and unpaid.....	511 39
Net amount of guarantee claims, adjusted and unpaid.....	1,204 58
Total net amount of unsettled claims.....	\$ 14,258 38
Reserve of unearned premiums:—	
Accident.....	\$ 13,999 95
Guarantee.....	3,158 81
Sickness.....	8,062 79
Burglary.....	20,402 65
Employers' Liability.....	6,686 97
Automobile.....	9,483 82
Total reserve of \$61,794.99 carried out at 80 per cent.....	49,435 99
Taxes due and accrued.....	1,000 00
Directors' fees.....	1,581 84
Reserved for bad debts.....	1,000 00
Reinsurance premiums outstanding and unpaid amounts electrical dept.....	1,893 38
Due and accrued for salaries, rent, advertising, etc.....	3,669 56
Amount of money borrowed.....	33,086 84
Total liabilities (excluding capital stock).....	\$ 105,925 99
Excess of assets over liabilities.....	\$ 253,770 05
Capital stock paid up.....	200,000 00
Surplus of assets over liabilities and capital.....	\$ 53,770 05

## INCOME.

Premiums.	Class of Business.					
	Accident.	Auto- mobile.	Burglary.	Em- ployers' Liability.	Guaran- tee.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	41,786 97	25,803 67	45,484 54	19,548 72	9,374 44	24,040 26
Less reinsurance.....	5,619 88	26 25	366 24	77 64	642 62	601 25
Less return premiums....	9,101 55	8,003 52	7,693 87	3,634 85	2,372 76	5,767 84
Total deduction.....	14,721 43	8,029 77	8,060 11	3,712 49	3,015 38	6,369 09
Net cash received.....	27,065 54	17,773 90	37,424 43	15,836 23	6,359 06	17,671 17
Net cash received for premiums for the above classes of business.....						\$ 122,130 33
Cash received for interest on investments.....						6,708 05
Net earnings of other branches.....						15,916 44
Profit on sale of securities.....						730 38
Total income.....						\$ 145,485 20

## SESSIONAL PAPER No. 8

## THE DOMINION GRESHAM—Continued.

## EXPENDITURE.

Claims.	Class of Business.					
	Accident.	Auto- mobile.	Burglary.	Em- ployers' Liability.	Guaran- tee.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net amount paid for claims occurring in previous years. . . . .	2,738 68	1,563 51	2,055 46	3,367 72	3,628 53	1,942 97
Paid for claims occurring during the year. . . . .	8,101 89	5,559 63	19,704 78	2,961 76	1,510 94	6,082 43
Less reinsurance . . . . .	65 00	71 15	155 43	177 17	419 54	
Net payment for said claims. . . . .	8,036 89	5,488 48	19,549 35	2,784 59	1,091 40	
Total net payment for claims. . . . .	10,775 57	7,051 99	21,604 81	6,152 31	4,719 93	8,025 40
Total net payment for all classes of business . . . . .						
Commission and brokerage. . . . .						
Taxes. . . . .						
Salaries, fees and travelling expenses:—Salaries: head office, \$18,267.37; fees; directors, \$1,000; auditors, \$350; travelling expenses, \$2,550.68 . . . . .						
Miscellaneous expenditure, viz.: Advertising, \$1,496.64; furniture and fixtures, \$68.75; legal expenses, \$333.33; postage, telegrams, telephones and express, \$4,069.52; printing and stationery, \$3,612.60; rent, \$5,017.50; bad debts, \$357.90; real estate expenditure, \$91.94. . . . .						
Total expenditure. . . . .						

\$ 58,330 01  
29,495 77  
3,460 37  
22,168 05  
15,048 18

\$ 128,502 38

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1916. . . . .	\$ 308,014 48
Amount of income. . . . .	145,485 20
Total. . . . .	\$ 453,499 68
Amount of expenditure. . . . .	\$ 128,502 38
Written off ledger assets. . . . .	8,372 35
	136,874 73
Balance, net ledger assets, at December 31, 1917 (\$349,711.79 less \$33,086.84 ledger liability) \$	316,624 95

8 GEORGE V, A. 1918

## THE DOMINION GRESHAM—Continued.

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.							
	Accident.			Automobile.		Burglary.		
	No.	Amount.	Premiums.	No.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	2,320	5,402,476	27,864 71	275	13,476 63	2,634	4,488,909	40,410 24
Taken in 1917—New.....	1,305	3,085,383	15,663 01	547	25,950 64	667	870,684	11,044 91
Renewed.....	2,511	5,977,117	25,946 38	126	1,639 30	2,615	4,275,841	36,578 14
Totals.....	6,136	14,464,976	69,474 10	948	41,066 57	5,916	9,635,434	88,033 29
Less ceased.....	3,107	7,278,967	36,697 28	533	22,006 31	3,214	5,376,710	46,861 75
Gross in force at end of 1917.....	3,029	7,186,009	32,776 82	415	19,060 26	2,702	4,258,724	41,171 54
Less reinsured.....		2,144,233	4,776 92		92 62		53,000	366 24
Net in force at end of 1917	3,029	5,041,776	27,999 90	415	18,967 64	2,702	4,205,724	40,805 30

Risks and Premiums.	Class of Business.						
	Employers' Liability.		Guarantee.			Sickness	
	No.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		\$		\$	\$ cts.		\$ cts.
Gross in force at end of 1916.....	164	11,495 67	260	1,264,923	5,579 07	1,774	14,940 97
Taken in 1917—New.....	151	15,971 85	262	1,605,317	5,419 96	834	9,431 56
Renewed.....	83	5,975 69	185	831,679	3,530 67	1,535	13,723 29
Totals.....	398	33,443 21	707	3,701,919	14,529 70	4,143	38,095 82
Less ceased.....	259	20,026 75	406	1,882,544	7,602 82	2,309	21,351 48
Gross in force at end of 1917.....	139	13,416 46	301	1,819,375	6,926 88	1,774	16,744 34
Less reinsured.....		42 52		245,000	609 26		618 75
Net in force at end of 1917.....	139	13,373 94	301	1,574,375	6,317 62	1,774	16,125 59

## SCHEDULE A.

Description of Property.	Actual cost.	Book value.
Lot No. 1862 with buildings thereon.		
55, 57 and 59 St. Maurice St., Montreal.....	\$ 12,672 00	\$ 14,195 71
Brook Avenue Property.....		3,891 61
Totals.....	\$ 12,672 00	\$ 18,087 32



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THE DOMINION GRESHAM—*Concluded.*

## SCHEDULE B.

Bonds and debentures owned by the company:—

	Par value.	Book value.	Market value.
*Dominion of Canada Victory Loan, 1937, 5½ p.c.....	\$ 30,000 00	\$ 29,732 38	\$ 29,732 38
<i>Cities—</i>			
Lachine, 1952, 4½ p.c.....	25,000 00	25,000 00	21,250 00
*Lethbridge, 1941, 4½ p.c.....	31,500 00	31,500 00	25,515 00
*Peterborough, 1931, 3½ p.c.....	15,000 00	14,670 00	12,900 00
*Sydney, 1923, 4 p.c.....	5,000 00	4,785 00	4,600 00
*Sydney, 1932-1934, 4 p.c.....	15,000 00	13,988 00	12,650 00
*Sydney, 1938, 4 p.c.....	5,000 00	4,619 00	4,100 00
*Three Rivers, Que., 1958, 4½ p.c.....	6,000 00	6,000 00	5,040 00
*Three Rivers, Que. (St. Maurice Bridge) 1958, 4½ p.c.....	15,000 00	15,000 00	12,600 00
Three Rivers, 1958, 4½ p.c.....	9,000 00	9,000 00	7,560 00
County of Haldimand, 1918 to 1929, 4 p.c.....	15,192 52	14,465 97	13,287 82
<i>School—</i>			
*Montreal, P., 1923, 4 p.c.....	13,000 00	13,000 00	12,220 00
Total, par book and market values .	\$ 184,692 52	\$ 181,760 35	\$ 161,455 20

\*On deposit with Receiver General.

8 GEORGE V, A. 1918

## THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—R. J. HILLAS.

Vice-President and Secretary—T. E. GATY.

Principal Office—New York City.

Chief Agent in Canada—P. H. BORING.

Head Office in Canada—Montreal.

(Incorporated March 20, 1876. Dominion license issued May 15, 1905.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts. on deposit with Receiver General, viz.:—

<i>Government—</i>	Par value.	Market value.
Dom. of Canada War Loan, 1931, 5 p.c.....	\$ 131,000 00	\$ 128,180 48
<i>Cities—</i>		
Sherbrooke, 1943, 5 p.c.....	75,000 00	14,700 00
Toronto, 1948, 4 p.c.....	19,953 33	16,960 33
<i>School—</i>		
Toronto, R.C., 1930, 4 p.c.....	32,000 00	28,160 00
Total on deposit with Receiver General.....	\$ 197,953 33	\$ 188,000 81
Carried out at market value.....		\$ 188,000 81

*Other Assets in Canada.*

Cash at chief agency in Canada.....	164 91
Cash in Bank of Toronto, Montreal.....	141 82
Interest accrued.....	2,268 22
Agents' balances and premiums uncollected, viz.:—	
Accident (\$616.50 on business prior to Oct. 1, 1917).....	\$ 12,125 36
Automobile (\$56.61 on business prior to Oct. 1, 1917).....	492 00
Burglary (\$274.60 on business prior to Oct. 1, 1917).....	4,518 78
Employers' Liability.....	351 66
Plate Glass (\$57.15 on business prior to Oct. 1, 1917).....	3,194 12
Sickness (\$731.60 on business prior to Oct. 1, 1917).....	18,801 27
Steam Boiler.....	6,667 44

Net amount of Agents' balances and premiums uncollected \$46,150.63 (less \$14,761.29 commission)..... 31,389 34

Total assets in Canada.....\$ 221,965 10

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted, viz.:—

Accident.....	\$ 8,062 96
Automobile.....	2,704 77
Burglary.....	4,257 70
Employers' Liability.....	1,600 00
Plate Glass.....	310 73
Sickness.....	9,055 89
Steam Boiler.....	20,700 00

Total net amount of unsettled claims.....\$ 46,692 05

THE FIDELITY AND CASUALTY—Continued.

LIABILITIES IN CANADA—*Concluded.*

Present value of claims payable by instalment not yet due.....	\$	1,950 00
Reserve of unearned premiums—		
Accident.....	\$	36,189 97
Automobile.....		8,599 35
Burglary.....		11,185 54
Employers' Liability.....		4,984 14
Plate Glass.....		7,285 05
Sickness.....		35,962 41
Steam Boiler.....		39,935 32
Total reserve, \$144,162.68; carried out at 80 per cent.....		115,330 14
Taxes, due and accrued.....		6,950 11
Total liabilities in Canada.....	\$	170,922 30

## INCOME IN CANADA.

[illegible]

8 GEORGE V, A. 1918

## THE FIDELITY AND CASUALTY—Continued.

## EXPENDITURE IN CANADA.

Claims.	Class of Business.						
	Accident.	Auto- mobile.	Burglary.	Employ- ers' Liability.	Plate Glass.	Sickness.	Steam Boiler and Fly Wheel.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years	10,375 76	151 70	820 52	750 00	885 48	10,380 04	
Paid for claims occurring during the year.....	14,031 59	2,063 49 39 00	5,041 67	258 90	4,929 33 263 49	27,605 39	253 57
Less reinsurance...							
Net payment for said claims.....		2,024 49			4,665 84		
Total net pay- ment for claims..	24,407 35	2,176 19	6,462 19	1,008 90	5,551 32	37,985 43	253 57

Total net payments for claims for all classes of business.....	\$ 77,844 95
Commission and brokerage.....	74,174 32
Taxes .....	5,716 05
Salaries of officials and agents, \$12,423.92; travelling expenses \$2,792.30.....	15,216 22
Miscellaneous expenditure, viz.—Advertising, \$12.70; furniture and fixtures, \$30; inspections and surveys, \$8,765.77; legal expenses, \$14.50; petty expenses, \$110.45; medical examiners' fees, \$35; postage, telegrams, telephones and express, \$2,566.76; printing and stationery, \$108.74; rents, \$2,769.49; underwriters' boards, associations, etc., \$117.79; proportion of Home Office expenses, including claim expenses properly chargeable to Canadian business, \$16,273.38; subscription, \$7.60; exchange, \$13.31;.....	30,825 49

Total expenditure in Canada..... \$ 203,777 03

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.								
	Accident.			Automobile.			Burglary.		
	No.	Amount	Premiums	No.	Amount	Premiums	No.	Amount	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	3,926	23,774,138	72,865 68	142	1,478,500	7,179 46	3,505	2,302,770	21,107 35
Taken in 1917, new and renewed.....	4,820	33,818,683	91,036 25	493	4,796,000	28,265 30	1,559	3,009,070	26,396 93
Totals .....	8,746	57,592,821	163,901 93	635	6,274,500	35,444 76	5,064	5,311,840	47,504 28
Less ceased.....	4,976	30,484,671	91,522 00	311	3,179,500	18,246 06	2,553	2,984,970	25,150 00
Gross and net in force at end of 1917.....	3,770	27,108,150	72,379 93	324	3,095,000	17,198 70	2,511	2,326,870	22,354 28

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## THE FIDELITY AND CASUALTY—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	Class of Business.					
	Employers' Liability.			Plate Glass.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	426	1,701,500	7,769 78	2,405	468,284	13,216 53
Taken in 1917, new and renewed.....	190	2,067,000	8,761 86	681	778,997	17,528 46
Totals.....	616	3,768,500	16,531 64	3,086	1,247,281	30,744 99
Less ceased.....	306	1,895,000	7,666 99	1,601	635,980	17,202 85
Gross in force at end of 1917.....	310	1,873,500	8,864 65	1,485	611,301	13,542 14
Less reinsured.....					20,132	503 31
Net in force at end of 1917.....	310	1,873,500	8,864 65	1,485	591,169	13,038 83

Risks and Premiums.	Class of Business.				
	Sickness.		Steam Boiler.		
	No.	Premiums.	No.	Amount.	Premiums.
		\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	2,988	67,874 29	687	11,044,602	70,250 38
Taken in 1917, new and renewed.....	3,774	89,873 96	222	5,114,260	42,811 54
Totals.....	6,762	157,748 25	909	16,158,862	113,061 92
Less ceased.....	3,807	85,823 43	377	4,471,500	34,162 76
Gross and net in force at end of 1917.....	2,955	71,924 82	532	11,687,362	78,899 16

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## INCOME.

Total net cash received for premiums.....	\$11,870,102 79
Interest and dividends.....	525,239 47
Rents.....	129,836 36
Fidelity Insurance fund.....	1,807 18
Agents' balances previously charged off.....	374 19
Suspense account.....	956 76
Munich Reinsurance Co. (Reserve retained under contract).....	299,035 88
Gross profit on sale or maturity of bonds and stocks.....	10,229 95
All other income.....	158,427 08
Total income.....	\$12,996,009 66



SESSIONAL PAPER No. 8

THE FIDELITY AND CASUALTY—*Concluded.*

## EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1917.
	\$ cts.	\$ cts.	\$ cts.
Accident.....	2,378,084 43	2,305,806 68	1,784,569 09
Health.....	1,763,028 26	1,672,514 91	1,363,896 92
Liability.....	3,087,693 95	2,748,245 30	2,156,108 12
Plate Glass.....	575,569 33	520,899 29	470,950 86
Steam Boiler.....	731,025 50	602,077 99	1,365,002 63
Burglary and Theft.....	965,026 62	874,528 80	887,948 99
Fidelity.....	579,846 48	471,687 83	410,368 47
Fly wheel.....	124,874 88	112,588 63	270,320 90
Workmen's Collective.....	845 73	970 43	329 72
Surety.....	797,789 75	542,443 47	595,350 87
Auto and Teams, Property Damage and Collision.....	517,354 83	390,091 83	367,025 64
Workmen's Compensation.....	4,175,848 30	3,756,334 56	2,279,439 58

# THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—F. NORIE MILLER, J.P.

Assistant Manager and Secretary—HEDLEY C. WRIGHT.

Vice-President and General Manager—THOS. H. HALL.

Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada, 6 Edward VII, cap. 98; assented to July 13, 1906, On April 26, 1916, the power of the Company was extended to include Steam Boiler insurance, under the provisions of section 81 of the Insurance Act, 1910 and on December 4, 1917 its power was further extended to include Guarantee insurance under the provisions of section 77 of the Insurance Act, 1917. Dominion license issued September 4, 1906.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	400,000 00
Amount paid thereon in cash.....	100,000 00
Amount of premium on capital stock paid in by stockholders.....	60,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A.).....	\$ 372,248 31
Book value of stocks (For details, see Schedule B.).....	70,095 87
Cash at head office.....	225 00
Cash in Imperial Bank of Canada, Toronto.....	26,433 43
Balance due from officials' travelling expenses account, \$159 65; General Accident Fire Corp., Ltd., Toronto, \$15 38.....	175 03
Agents ledger balances.....	64 28
Total ledger assets.....	\$ 469,241 92
Deduct market value of bonds, debts. and stocks under book value.....	29,044 05
	\$ 440,197 87

## OTHER ASSETS.

Interest accrued.....	7,007 19
Office furniture, fittings and engineering equipment.....	3,527 79
Premiums due and uncollected, viz.:—	
Accident (\$474 80 on business prior to Oct. 1, 1917).....	\$ 4,795 14
Automobile (\$2,851 36 on business prior to Oct. 1, 1917).....	15,276 68
Employers' Liability (\$1,597 08 on business prior to Oct. 1, 1917).....	14,997 59
Sickness (\$270 80 on business prior to Oct. 1, 1917).....	2,976 31
Steam Boiler (\$1,120 34 on business prior to Oct. 1, 1917).....	7,522 30
Total (less commission deducted).....	45,568 02
Total assets.....	\$ 496,300 87



## SESSIONAL PAPER No. 8

## THE GENERAL ACCIDENT—Continued.

## LIABILITIES.

(1) *Liabilities in Canada.*

Unsettled claims—	
Employers' Liability claims, unadjusted.....	\$ 33,826 20
Employers' Liability claims, resisted, in suit (accrued in 1916) .....	13,600 00
Total employers' liability claims, unsettled.....	\$ 47,426 20
Automobile claims, unadjusted (\$573 accrued in previous years).....	5,013 00
Accident claims, unadjusted.....	3,809 41
Combined Accident and Sickness claims, unadjusted.....	3,728 41
Sickness claims, unadjusted.....	2,126 77
Total net amount of unsettled claims .....	\$ 62,103 79
Reserve of unearned premiums:—	
Accident .....	\$ 23,571 47
Combined Accident and Sickness.....	2,964 70
Automobile.....	43,981 73
Employers' Liability.....	36,645 52
Sickness.....	11,528 96
Steam Boiler.....	54,041 06
Total reserve, \$172,733 44; carried out at 80 per cent.....	138,186 75
Due and accrued for salaries, rent, etc .....	5,856 96
Due General Accident of Perth.....	2,308 14
Due for reinsurance, \$1,015 56 (less \$380 30 commission) .....	635 26
Taxes due and accrued, License Fees, etc., \$11,444 46; War Tax, \$862 58.....	12,307 04
Total liabilities in Canada.....	\$ 221,397 94

(2) *Liabilities in other Countries.*

Unsettled claims:—	
Accident claims, unadjusted.....	\$ 92 01
Automobile claims, unadjusted (accrued in previous years).....	5,000 00
Total net amount of unsettled claims.....	\$ 5,092 01
Reserve of unearned premiums:—	
Accident .....	\$ 297 12
Automobile.....	3,296 19
Employers' Liability.....	1,817 14
Sickness.....	66 97
Steam Boiler.....	876 00
Total reserve \$6,353 42, carried out at 80 per cent.....	5,082 73
Total liabilities in other countries.....	\$ 10,174 74
Total liabilities (except capital stock) in all countries .....	\$ 231,572 68
Excess of assets over liabilities .....	\$ 264,728 19
Capital stock paid in cash.....	100,000 00
Surplus over liabilities and capital.....	\$ 164,728 19

**THE GENERAL ACCIDENT—Continued.**  
**INCOME.**

Premiums.	CLASS OF BUSINESS.						
	Accident.		Combin'd Accident and Sickness.	Automobile.		Employers' Liability	
	In Canada.	In other Countries.	In Canada.	In Canada.	In other Countries.	In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	56,761 04	584 92	56,237 67	81,534 13	4,996 63	100,815 28	5,326 81
Less reinsurance.....	2,373 38					351 20	
Net cash received.....	54,387 66	584 92	56,237 67	81,534 13	4,996 63	100,464 08	5,326 81

Premiums.	CLASS OF BUSINESS.			
	Sickness.		Steam Boiler.	
	In Canada.	In other Countries.	In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	32,859 55	131 08	35,926 57	1,294 76
Less reinsurance.....	1,081 25		1,242 84	
Net cash received.....	31,778 30	131 08	34,683 73	1,294 76

Net cash received for premiums for all classes of business in all countries.....	\$ 371,419 77
Cash received for interest on investments.....	21,270 69
Received from profit on sale of securities.....	7 47
Special services.....	2,320 93
<b>Total income.....</b>	<b>\$ 395,018 86</b>

**EXPENDITURE.**

Claims.	CLASS OF BUSINESS.					
	Accident.		Combined Accident and Sickness.	Auto- mobile.	Employers' Liability	
	In Canada.	In other countries.	In Canada.	In Canada.	In Canada.	In other countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net amount paid for claims occur- ring in previous years.....	6,495 03	3,647 19	4,460 67	5,624 23	18,174 08	15,215 40
Paid for claims occurring during the year.....	18,651 30	773 08	22,876 45	24,682 83	30,472 77	
Less reinsurances.....	150 71	337 50				
Net payment for said claims.....	18,500 59	435 58				
<b>Total net payment for claims.....</b>	<b>24,995 62</b>	<b>4,082 77</b>	<b>27,337 12</b>	<b>30,307 06</b>	<b>48,646 85</b>	<b>15,215 40</b>

## SESSIONAL PAPER No. 8

## THE GENERAL ACCIDENT—Continued.

## EXPENDITURE—Concluded.

Claims.	CLASS OF BUSINESS.		
	Sickness.		Steam Boiler.
	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Net amount paid for claims occurring in previous years..	2,308 34		950 00
Paid for claims occurring during the year.....	13,853 45	124 28	872 75
Less reinsurance.....	434 98		
Net payment for said claims.....	13,448 47		
Total net payment for claims.....	15,756 81	124 28	1,822 75
Total net payment for claims for all classes of business.....			\$ 168,288 66
Commission (including commission on profits) and brokerage.....			98,945 38
Taxes.....			9,253 77
Salaries, fees and travelling expenses:—Salaries:—Head Office, \$35,319.33; general and special agents, \$2,500.88; fees:—Directors, \$708.32; auditors, \$1,125; travelling expenses, \$9,387.73.....			49,041 26
Miscellaneous expenditure, viz:—Advertising, \$2,602.23; furniture and fixtures, \$161.45; elevator inspection fees, \$1,960.33; legal expenses, \$736.35; medical examiners' fees, \$500; postage, telegrams, telephones and express, \$2,453.87; printing and stationery, \$3,898.67; rents, \$4,534.43; underwriters' boards, associations, etc., \$985.19; sundry charges and expenses, \$2,369.54.....			20,202 06
Total expenditure.....			\$ 345,731 13

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916.....	\$ 417,646 05
Amount of income as above.....	395,018 86
Total.....	\$ 812,664 91
Amount of expenditure as above.....	345,731 13
Balance, net ledger assets, December 31, 1917, (\$469,241.92, less \$2,308.14 ledger liability).....	\$ 466,933 78

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.								
	Accident.								
	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	3,602	9,007,875	50,471 82	79	129,750	673 39	3,681	9,137,625	51,145 21
Taken in 1917—									
New.....	854	2,449,750	13,879 92	12	19,000	95 00	866	2,468,750	13,974 92
Renewed.....	3,949	11,370,150	52,420 91	91	124,750	665 00	4,040	11,494,900	53,085 91
Totals.....	8,405	22,827,775	116,772 65	182	273,500	1,433 39	8,587	23,101,275	118,206 04
Less ceased.....	5,240	13,285,875	67,454 57	99	160,750	814 14	5,339	13,446,625	68,268 71
Gross in force at end of 1917.....	3,165	9,541,900	49,318 08	83	112,750	619 25	3,248	9,654,650	49,937 33
Less reinsured.....	....	459,750	2,175 13	....	5,000	25 00	....	464,750	2,200 13
Net in force at end of 1917.....	3,165	9,082,150	47,142 95	83	107,750	594 25	3,248	9,189,900	47,737 20

8 GEORGE V, A. 1918

**THE GENERAL ACCIDENT—Continued.**  
**SUMMARY OF RISKS AND PREMIUMS—Continued.**

Risks and Premiums.	Class of Business.		
	Combined Accident and Sickness.		
	In Canada.		
	No.	Amount.	Premiums.
		\$	\$ cts.
Gross in force at end of 1916.....	490	209,200	2,429 30
Taken in 1917—New.....	2,339	856,185	7,617 26
Renewed.....	3,582	2,434,450	46,191 11
Totals.....	6,411	3,499,835	56,237 67
Less ceased.....	5,916	3,279,085	53,272 97
Gross and net in force at end of 1917.....	495	220,750	2,964 70

Risks and Premiums.	Class of Business.								
	Automobile.								
	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	1,776	10,581,000	75,674 33	817	4,492,500	1,863 55	2,593	15,073,500	77,537 88
Taken in 1917—									
New.....	2,033	11,530,000	70,952 57	2,425	14,045,000	7,578 09	4,458	25,575,000	78,530 66
Renewed.....	1,313	6,760,000	55,823 45				1,313	6,760,000	55,823 45
Totals.....	5,122	28,871,000	202,450 35	3,242	18,537,500	9,441 64	8,364	47,408,500	211,891 99
Less ceased.....	2,874	16,076,000	114,741 14	1,103	6,025,000	2,849 25	3,977	22,101,000	117,590 39
Gross in force at end of 1917.....	2,248	12,795,000	87,709 21	2,139	12,512,500	6,592 39	4,387	25,307,500	94,301 60
Less reinsured.....			39 75						39 75
Net in force at end of 1917.....	2,248	12,795,000	87,669 46	2,139	12,512,500	6,592 39	4,387	25,307,500	94,261 85

## SESSIONAL PAPER No. 8

## THE GENERAL ACCIDENT—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks and Premiums.	Class of Business.								
	Employers' Liability.								
	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	789	7,003,000	82,097 97	382	3,347,500	5,495 24	1,171	10,350,500	87,593 21
Taken in 1917—									
New.....	418	3,459,500	85,385 28	393	3,585,000	5,511 81	811	7,044,500	90,897 09
Renewed.....	432	3,864,500	41,777 58				432	3,864,500	41,777 58
Totals.....	1,639	14,327,000	209,260 83	775	6,932,500	11,007 05	2,414	21,259,500	220,267 88
Less ceased.....	912	7,944,200	137,104 75	485	4,237,500	7,899 82	1,397	12,181,700	145,004 57
Gross in force at end of 1917.....	727	6,382,800	72,156 08	290	2,695,000	2,107 23	1,017	9,077,800	75,263 31
Less reinsured.....		25,000	141 00					25,000	141 00
Net in force at end of 1917.....	727	6,357,800	72,015 08	290	2,695,000	3,107 23	1,017	9,052,800	75,122 31

Risks and Premiums.	Class of Business.					
	Sickness.					
	In Canada.		In other Countries.		Total in all Countries.	
	No.	Premiums.	No.	Premiums.	No.	Premiums.
		\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1916.....	1,963	24,332 47	20	163 94	1,983	24,546 41
Taken in 1917—New.....	613	7,693 72	1	7 00	614	7,700 72
Renewed.....	2,501	28,944 56	21	168 95	2,522	29,113 51
Totals.....	5,077	61,030 75	42	339 89	5,119	61,360 64
Less ceased.....	3,291	37,077 09	27	205 94	3,318	37,283 03
Gross in force at end of 1917.....	1,786	23,943 66	15	133 95	1,801	24,077 61
Less reinsured.....		885 75				885 75
Net in force at end of 1917.....	1,786	23,057 91	15	133 95	1,801	23,191 86

8 GEORGE V, A. 1918

## THE GENERAL ACCIDENT—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks and Premiums.	Class of Business.								
	Steam Boiler.								
	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	1,175	12,804,455	94,134 55	10	375,100	1,489 49	1,185	13,179,555	95,624 04
Taken in 1917, new and renewed.....	438	5,210,155	53,481 42	8	295,000	1,385 35	446	5,505,155	54,866 77
Totals.....	1,613	18,014,610	147,615 97	18	670,100	2,874 84	1,631	18,684,710	150,490 81
Less ceased.....	542	8,008,149	45,701 57	12	448,100	1,729 89	554	8,456,249	47,431 46
Gross in force at end of 1917.....	1,071	10,006,461	101,914 40	6	222,000	1,144 95	1,077	10,228,461	103,059 35
Less reinsured.....		946,304	1,374 21					946,304	1,374 21
Net in force at end of 1917.....	1,071	9,060,157	100,540 19	6	222,000	1,144 95	1,077	9,282,157	101,685 14

## SCHEDULE A.

Bonds and debentures owned by the Company:—

*On deposit with Receiver General.*

Cities—	Par value.	Book value.	Market value.
Brandon, 1952, 4½ p.c.....	\$ 5,000 00	\$ 4,588 94	\$ 4,200 00
Cranbrook, 1951, 5 p.c.....	5,000 00	4,619 07	3,950 00
Kamloops, 1931, 5 p.c.....	5,000 00	5,000 00	4,500 00
Kamloops, 1937, 5 p.c.....	5,000 00	4,846 22	4,400 00
Lethbridge, 1940, 4½ p.c.....	5,000 00	5,000 00	4,050 00
Moosejaw, 1950, 4½ p.c.....	2,006 63	1,923 84	1,645 43
Nanaimo, 1960 5 p.c.....	5,000 00	5,000 00	4,200 00
North Vancouver, 1960, 5 p.c.....	3,000 00	2,753 78	2,520 00
Port Arthur, 1939, 5 p.c.....	5,000 00	5,342 44	4,600 00
Prince Albert, 1942, 4½ p.c.....	15,000 00	13,824 70	12,000 00
Revelstoke, 1969, 5 p.c.....	5,000 00	5,000 00	4,100 00
Saskatoon, 1939, 5 p.c.....	5,000 00	5,257 07	4,500 00
Toronto, 1924, 4½ p.c.....	10,000 00	9,907 36	9,700 00
Valleyfield, 1933, 5 p.c.....	3,000 00	3,134 78	2,790 00
Winnipeg, 1925, 4 p.c.....	8,000 00	7,982 53	7,360 00
Towns—			
North Bay, 1938, 5 p.c.....	4,912 54		4,617 79
North Bay, 1939 to 1941, 5 p.c.....	17,674 98	29,372 20	16,614 48
North Bay, 1942, 5 p.c.....	2,490 41		2,316 08
North Bay, 1943, 5 p.c.....	5,814 93		5,407 88
Schools—			
Edmonton, 1921, 4½ p.c.....	5,000 00	4,911 32	4,750 00
Verdun (La Riviere St. Pierre), 1954, 6 p.c....	15,000 00	15,570 25	15,450 00
Total on deposit with Receiver General..	\$ 136,899 49	\$ 134,034 50	\$ 123,671 66

## SESSIONAL PAPER No. 8

THE GENERAL ACCIDENT—*Concluded.*SCHEDULE A.—*Concluded.*Bonds and debts. owned by the Company—*Concluded.**On deposit with the Imperial Bank.—*

	Par value.	Book value.	Market value.
Dom. of Canada Victory Loan, 1937, 5½ p.c. (10 p.c. paid) .....	\$ 15,000 00	\$ 1,500 00	\$ 1,500 00
" Victory Loan, 1937, 5½ p.c. (partly paid) .....	125,000 00	121,449 05	121,449 05
Anglo-French External Loan, 1920, 5 p.c. ....	10,000 00	9,746 18	9,400 00
<i>Cities—</i>			
Cranbrook, 1918 to 1929, 5 p.c. ....	3,557 61	3,557 61	3,273 00
Hamilton, 1918 to 1921, 4 p.c. ....	4,393 70	4,393 01	4,281 70
Niagara Falls, 1930 to 1934, 5 p.c. ....	6,509 11	6,26 53	6,248 75
Port Arthur, 1924, 4½ p.c. ....	5,000 00	4,782 33	4,650 00
Prince Albert, 1918 to 1923, 4½ p.c. ....	2,775 87	2,749 87	2,637 08
Revelstoke, 1927, 5 p.c. ....	2,000 00	1,851 32	1,820 00
Sault Ste Marie, 1936, 4½ p.c. ....	4,000 00	3,703 56	3,520 10
Wetaskiwin, 1918 to 1931, 5 p.c. ....	4,765 86	4,728 00	4,432 25
Wetaskiwin, 1918 to 1960, 5 p.c. ....	4,805 41	4,805 41	4,180 70
<i>Towns—</i>			
Brockville, 1918 to 1919, 4½ p.c. ....	1,348 96	1,348 96	1,335 43
Brampton, 1918 to 1921, 4½ p.c. ....	7,560 13	7,560 13	7 333 33
Indian Head, 1946, 5 p.c. ....	5,000 00	4,727 74	4,000 00
North Bay, 1923, 5 p.c. ....	2,838 43	2,698 86	2,753 28
Red Deer, 1918 to 1940, 5 p.c. ....	4,827 04	4,032 98	4,247 80
Red Deer, 1918 to 1927, 6 p.c. ....	1,475 95	1,567 34	1,446 44
St. Albert, 1918 to 1928, 5 p.c. ....	3,333 42	3,246 90	3,033 41
Valleyfield, 1933, 5 p.c. ....	2,000 00	2,189 81	1,860 00
Municipality of Strathcona, 1918-1921, 5 p.c. .	1,600 00	1,600 00	1,568 00
<i>Schools—</i>			
Moosejaw, 1918, 4½ p.c. ....	1,000 00	991 49	983 00
Moosejaw, 1919, 4½ p.c. ....	4,000 00	3,966 00	3,880 00
Strathcona, 1918-1939, 5 p.c. ....	3,666 72	3,703 73	3,30 06
<i>Miscellaneous—</i>			
Canada Landed and Natl. Investment Co., 1918, 4½ p.c. ....	10,000 00	10,000 00	10,000 00
Canada Landed and Natl. Investment Co., 1919, 5½ p.c. ....	10,000 00	10,000 00	10,000 00
Colonial Investment and Loan Company, 1919, 5 p.c. ....	10,000 00	10,000 00	10,000 00
Canadian Pacific Ry. Note Certificates, 1921, or earlier, 6 p.c. ....	1,440 00	1,152 00	1,483 20
Total par, book and market values....	\$ 394,797 70	\$ 372,248 31	\$ 358,395 13

## SCHEDULE B.

Stocks, viz.:—	Par value.	Book value.	Market value.
325 shares Consumers' Gas Co. stock.....	\$ 16,250 00	\$ 31,950 12	\$ 23,725 00
72 shares C.P.R. stock.....	7,200 00	12,514 75	9,720 00
116 shares Imperial Bank stock.....	11,600 00	25,631 00	21,460 00
Total par, book and market values.....	\$ 35,050 00	\$ 70,095 87	\$ 54,905 00

GEORGE V, A. 1918

## THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—ROBERT NESS.

Vice-President—L. A. LAVALLEE, K.C.

Manager—R. A. LEDUC.

Secretary—BARON JOSEPH D'HALEWYN.

Principal Office—Montreal.

(Incorporated by an Act of the Parliament of Canada, April 27, 1907. Dominion license issued November 5, 1905.)

## CAPITAL.

Amount of joint capital stock authorized.....	\$ 500,000 00
Amount subscribed.....	103,800 00
Amount paid in cash.....	62,275 00
Amount of premium on capital stock paid in by stockholders.....	1,338 50

(For List of Shareholders, see Appendix.)

## ASSETS.

Amount of loan secured by bonds, viz.:—

	Par value.	Market value.	Amount Loaned.
City of St. Hyacinthe, 1929, 5½ p.c.....	\$ 10,000 00	\$ 9,800 00	\$ 10,000 00
Town of Louiseville, Que, 1952, 5½ p.c.....	5,000 00	4,650 00	
Totals.....	\$ 15,000 00	\$ 14,450 00	\$ 10,000 00

Bonds and debts owned:—

On deposit with Receiver General—

	Par value.	Book value.	Market value.
City of Columbia (Grand Forks, B.C.), 1920, 6 p.c.....	\$ 5,000 00	\$ 5,175 50	\$ 4,900 00
Village of Cartierville, 1942, 5 p.c.....	5,000 00	4,905 00	4,800 00
Parish of St. Romuald d'Etchemin, 1939, 5 p.c.....	5,000 00	5,000 00	4,400 00
Municipality Scolaire de St. Jean de la Croix, 1938, 5 p.c.....	11,000 00	11,000 00	9,900 00
Total on deposit with Receiver General..	\$ 26,000 00	\$ 26,081 50	\$ 24,000 00

Held by the Company—

Dom. of Canada, Victory Loan, (10 p.c. of subscript on) 1922, 5½ p.c.....	1,000 00	1,003 00	1,000 00
Quebec Railway, Light, Heat and Power Co., Ltd., (1st mtg.) 1939 5 p.c.....	7,000 00	4,307 50	4,970 00
Total par, book and market values...	\$ 34,000 00	\$ 31,339 00	\$ 29,970 00

Carried out at book value.....	\$ 31,389 00
Cash at head office.....	346 50
Cash in Bank of Hochelaga, Montreal.....	3,191 70
Total ledger assets.....	\$ 44,927 20
Deduct market value of bonds and debentures under book value.....	1,419 00
	\$ 43,508 20

## OTHER ASSETS.

Interest due, \$175; accrued, \$796.24.....	971 24
Net premiums due and uncollected (\$240.63 on business prior to Oct. 1, 1917).....	6,491 62
Office furniture, \$2,322.60; medical fees, \$5.50.....	2,328 10
Total assets.....	\$ 53,299 16



SESSIONAL PAPER No. 8

THE GENERAL ANIMALS—*Continued.*

## LIABILITIES.

(1) *Liabilities in Canada.*

Total net amount of live stock claims, unadjusted	\$ 3,176 00
Reserve of unearned premiums, \$21,820.37; carried out at 80 per cent.	17,456 30
Taxes due and accrued	261 44
Reinsurance premiums, due	137 90
<b>Total liabilities in Canada</b>	<b>\$ 21,031 64</b>

(2) *Liabilities in Other Countries.*

Reserve of unearned premiums, \$4.88; carried out at 80 per cent.	\$ 3 90
<b>Total liabilities in other countries</b>	<b>\$ 3 90</b>
<b>Total liabilities in all countries (except capital stock)</b>	<b>\$ 21,035 54</b>
Surplus of assets over liabilities	\$ 32,263 62
Capital stock paid in cash	62,275 00

## INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums	\$ 72,762 43	\$ 217 82
Deduct reinsurances, \$1,698.04; return premiums, \$11,921.52	13,601 16	18 40
<b>Net cash received for said premiums</b>	<b>\$ 59,161 27</b>	<b>\$ 199 42</b>
Total net cash received for live stock premiums in all countries		\$ 59,360 69
Received for interest		1,919 61
<b>Total</b>		<b>\$ 61,280 30</b>
Received for calls on capital		415 00
<b>Total income</b>		<b>\$ 61,695 30</b>

## EXPENDITURE.

Net amount paid for claims occurring in previous years	\$ 1,760 35
Amount paid for claims occurring during the year	\$ 27,277 84
Deduct reinsurances	255 16
<b>Net amount paid for said claims</b>	<b>\$ 27,022 68</b>
<b>Total net amount paid for live stock claims</b>	<b>\$ 28,783 03</b>
Commission or brokerage	19,542 22
Paid for salaries of officials, \$726.68; do., of agents, \$362 59; directors' fees, \$699.96; auditors' fees, \$150; travelling expenses, \$270.06	2,209 29
Taxes	2,456 92
Miscellaneous expenditure, viz.: Printing and stationery, \$432.41; furniture and fixtures, \$32.75; advertising, \$88.20; sundry expenses, \$311.61; postage, telegrams, telephone and express, \$49.46; rent, \$480; legal expenses, \$532.65; collection and exchange, \$4.05; medical examiners' fees, \$37	1,968 13
<b>Total expenditure</b>	<b>\$ 54,959 59</b>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916	\$ 38,191 49
Amount of income as above	61,695 30
<b>Total</b>	<b>\$ 99,886 79</b>
Amount of expenditure as above	54,959 59
<b>Balance, net ledger assets, at December 31, 1917</b>	<b>\$ 44,927 20</b>

8 GEORGE V, A. 1918

THE GENERAL ANIMALS—*Concluded.*

## SUMMARY OF RISKS AND PREMIUMS.

	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums	No.	Amount	Premiums	No.	Amount	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	1,620	556,049	38,023 91	4	802	78 20	1,624	556,851	38,102 11
Taken in 1917, new and renewed.....	2,479	1,399,201	75,194 27	24	20,295	264 57	2,503	1,419,496	75,458 84
Totals .....	4,099	1,955,250	113,218 18	28	21,097	342 77	4,127	1,976,347	113,560 95
Less ceased.....	2,470	1,262,419	67,579 29	26	20,947	333 02	2,496	1,283,366	67,912 31
Gross in force at end of 1917.....	1,629	692,831	45,638 89	2	150	9 75	1,631	692,981	45,648 64
Less reinsured.....	.....	23,878	1,363 54	.....	.....	.....	.....	23,878	1,363 54
Net in force at end of 1917.....	1,629	668,953	44,275 35	2	150	9 75	1,631	669,103	44,285 10

## SESSIONAL PAPER No. 8

## THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President and Managing Director—HENRY E. RAWLINGS.

Vice-President—WM. McMASTER.

Secretary—RICHARD B. SCOTT.

Head Office—285 Beaver Hall Hill, Montreal.

(Incorporated August 2, 1851, by Act of the Legislature of the Province of Canada, 14-15 Vic., cap. 36; amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic., cap. 71; and in 1881 by 44 Vic., cap. 57. In 1913 the above Acts were consolidated and amended by 3-4 Geo. V., cap. 126. Commenced business in Canada, April, 1872. Commenced business in United States, January, 1881.)

Amount of capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	668,600 00
Amount paid in cash.....	304,600 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate held by the company (For details, see Schedule A.).....	\$ 342,650 00
Book value of bonds and debts (For details, see Schedule B).....	604,476 13
Book value of stocks (For details, see Schedule C).....	947,190 36
Cash on hand at head office and branch offices.....	1,740 32
Cash in banks or trust companies, viz.:—	
Dominion Bank, Montreal: current account, \$1,648.54; at interest: Montreal \$10,000; Toronto, \$6,012.50.....	\$ 17,661 04
Cbase National Bank, New York.....	79,691 15
Bank of Montreal, Montreal: current account.....	12,671 08
Bank of Montreal, Chicago.....	5,471 03
National Bank of Kentucky, Louisville, Ky.....	3,080 98
Bank of Buffalo, N.Y.....	4,082 37
Standard Bank of Canada, Toronto: at interest.....	10,479 49
Union Trust Co., Pittsburg, Pa.....	12,745 48
Philadelphia Trust Co., Philadelphia.....	20,572 50
Central National Bank, Philadelphia.....	6,237 25
New England Trust Co., Boston.....	10,000 00
Commercial Trust Co., Philadelphia.....	5,000 00
Franklin National Bank, Philadelphia.....	5,000 00
Continental and Commercial Trusts and Savings Bank, Chicago.....	10,000 00
Beacon Trust Co., Boston.....	10,000 00
Bank of Montreal, Winnipeg: current account.....	3,087 23
Total cash in banks or trust companies.....	215,779 60
This Company's equity in funds held by New York Excise Committee.....	36,332 62
Total ledger assets.....	\$ 2,148,169 03
Deduct market value of bonds, debentures and stocks under book value.....	31,309 74
	\$ 2,116,859 29

## OTHER ASSETS.

Interest due, \$701.61; accrued, \$6,771.33.....	7,472 94
Gross premiums due and uncollected (\$3,644.62 was on business prior to Oct. 1, 1917).....	23,308 63
Office furniture and fixtures, including safes at head office and branches.....	6,731 40
Total assets.....	\$ 2,159,372 26

8 GEORGE V, A. 1918

## THE GUARANTEE COMPANY OF NORTH AMERICA—Continued.

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of guarantee claims, unadjusted.....	\$ 1,213 00
Net amount of guarantee claims, resisted, in suit.....	10,000 00
Total net amount of unsettled claims (of which \$10,000 accrued in previous years).....	\$ 11,213 00
Reserve of unearned premiums, \$37,095; carried out at 80 per cent.....	29,676 00
Cash dividends to stockholders, remaining unpaid, declared Dec. 12, 1917.....	13,707 00
Due and accrued for salaries, rent, advertising, agency and other expenses (estimated).....	4,293 00
Taxed due and accrued (estimated).....	1,000 00
Contingencies and surplus reinsurance reserve.....	125,000 00
Total liabilities in Canada.....	\$ 184,889 00

(2) *Liabilities in other Countries.*

Net amount of guarantee claims, unadjusted (\$3,719 accrued in previous years).....	\$ 13,354 00
Reserve of unearned premiums, \$152,691.87; carried out at 80 per cent.....	122,153 50
Due and accrued for salaries, rent, advertising, agency and other expenses (estimated).....	1,500 00
Taxes due and accrued (estimated).....	4,500 00
Total liabilities in other countries.....	\$ 141,507 50
Total liabilities (except capital stock) in all countries.....	\$ 326,396 50
Excess of assets over liabilities.....	\$ 1,832,975 76
Capital stock paid in cash.....	304,600 00
Surplus over liabilities and capital.....	\$ 1,528,375 76

## INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 83,620 70	\$ 313,802 18
Deduct reinsurances, \$36,260.45, return premiums, \$29,684.53.....	13,782 38	52,162 90
Net cash received for premiums.....	\$ 69,838 32	\$ 261,639 28
Total net cash received for premiums in all countries.....		\$ 331,477 60
Received for interest and dividends.....		95,826 97
Total.....		\$ 427,304 57
Less loss on building operation.....		2,747 77
Total income.....		\$ 424,556 80

## EXPENDITURE.

	In Canada.	In other Countries.
Net amount paid for claims occurring in previous years.....	\$ 2,025 73	\$ 10,031 59
Amount paid for claims occurring during the year.....	\$ 14,876 58	\$ 32,554 04
Deduct recoveries and reinsurances.....	10,882 52	6,182 05
Net amount paid for said claims.....	\$ 3,994 06	\$ 26,371 99
Total net amount paid for guarantee claims.....	\$ 6,019 79	\$ 36,403 58
Total net amount paid for claims in all countries.....		\$ 42,423 37
Amount of dividends paid during the year at 12 per cent.....		36,552 00
Commission on brokerage.....		43,994 15
Paid for: salaries of officials, \$55,189.17; salaries of agents, \$28,971.63; directors' fees, \$11,350; auditors' fees, \$800; travelling expenses, \$1,804.23; inspection expenses, \$3,549.18.....		101,664 21
Taxes.....		7,479 21
Miscellaneous expenditure, viz.: Advertising, \$2,764.50; rent, \$10,682.41; postage, telephone, express, telegrams, etc., \$7,695.28; printing and stationery, \$5,719.89; legal expenses, \$2,961.42; office furniture and fixtures, \$423.90; office expenses, \$2,637.27; adjustment of claims, \$3,045.93; benevolence acct., \$9,095.20; trustees' fees, \$191.18; war tax stamps, \$260.16.....		45,477 14
Total expenditure.....		\$ 277,590 08

## SESSIONAL PAPER No. 8

## THE GUARANTEE COMPANY OF NORTH AMERICA—Continued.

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916.....	\$ 2,004,719 81
Amount of cash income as above .....	424,556 80
Amount of appreciation in matured bonds .....	62 50
Total .....	\$ 2,429,339 11
Amount of cash expenditure as above.....	\$277,590 08
Amount written off matured bonds .....	3,590 00
	281,170 08
Balance, net ledger assets, December 31, 1917 .....	\$ 2,148,169 03

## SUMMARY OF RISKS AND PREMIUMS

Guarantee Risks.	Class of Business.					
	In Canada		In other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916.	25,566,032	66,918 52	90,883,786	223,416 63	116,449,818	290,335 15
Taken in 1917—New.....	11,645,933	28,451 97	51,339,738	172,918 47	62,985,671	201,370 44
Renewed.....	23,443,213	57,782 63	79,462,167	156,208 90	102,905,380	213,991 53
Totals.....	60,655,178	153,153 12	221,685,691	552,544 00	282,340,869	705,697 12
Less ceased.....	32,232,977	74,902 05	116,286,675	247,053 05	148,519,652	321,955 10
Gross in force at end of 1917	28,422,201	78,251 07	105,399 016	305,490 95	133,821,217	383,742 02
Less reinsured.....	1,065,165	4,887 37	12,737,177	28,724 79	13,802,342	33,612 16
Net in force at end of 1917.	27,357,036	73,363 70	92,661,839	276,766 16	120,018,875	350,129 86

## SCHEDULE A.

## Real Estate owned by Company:

	Actual cost.	Book value.	Market value.
Head Office and adjoining building Beaver Hall Hill, Montreal.	\$ 296,687 02	\$ 340,000 00	\$ 383,450 00
Lots 23 and 24, Bl. 9, Park and McCartney's Subdiv., Chicago.	2,500 00	850 00	2,200 00
House and Lot, Woodlawn Ave., Buffalo, N.Y..	4,298 00	1,800 00	3,600 00
Totals.....	\$ 303,485 02	\$ 342,650 00	\$ 389,250 00

## SCHEDULE B.

## Bonds and debts. owned by the company, viz:—

## On deposit with Receiver General.

City—	Par value.	Book value.	Market value.
Montreal, 1939, 3½ p.c.....	\$ 5,000 00	\$ 4,407 00	\$ 4,000 00
Montreal, 1921, 4 p.c.....	25,500 00	25,665 00	24,480 00
Montreal, 1925, 4 p.c.....	5,000 00	5,150 00	4,650 00
Montreal, corp. stock, 1925, 4 p.c.....	10,000 00	10,000 00	9,300 00
Schools—			
Montreal P.S., 1942, 4 p.c.....	10,000 00	9,417 00	8,400 00
Winnipeg, S.D. No. 1, 1935, 4 p.c.....	10,000 00	9,975 00	8,600 00

Total on deposit with Receiver General..\$ 65,500 00 \$ 64,614 00 \$ 59,430 00

## Held by the company, viz:—

Governments—			
Dominion of Canada War Loan, 1925, 5 p.c....	50,000 00	48,750 00	49,500 00
Dominion of Canada War Loan, 1931, 5 p.c....	50,000 00	48,750 00	49,500 00
Dominion of Canada, Victory Loan, (partly paid), 1937, 5½ p.c.....	100,000 00	54,554 00	54,554 00

8 GEORGE V, A. 1918

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*SCHEDULE B—*Concluded.*Bonds and debts. owned by the company, viz.—*Concluded.**Held by the company, viz.—Concluded.*Governments—*Concluded.*

	Par value.	Book value.	Market value.
†Prov. of Manitoba, 1935, 4 p.c.....	\$ 20,000 00	\$ 20,600 00	\$ 17,200 00
•United States Liberty Loan, 1942, 4 p.c.....	57,700 00	57,700 00	57,700 00
<i>Cities—</i>			
Montreal, 1939, 3½ p.c.....	2,000 00	1,762 80	1,600 00
Montreal Corp. stock, 1921, 4 p.c.....	1,100 00	1,100 00	1,046 00
Montreal Corp. stock, 1925, 4 p.c.....	400 00	400 00	372 00
Montreal Corp. stock, 1927, 4 p.c.....	30,300 00	30,703 50	27,876 00
†New York, 1960, 4½ p.c.....	42,000 00	41,592 50	41,592 50
†New York, 1962, 4½ p.c.....	24,000 00	23,598 75	23,598 75
†New York, 1964, 4½ p.c.....	34,000 00	33,436 25	33,436 25
†New York, 1966, 4½ p.c.....	10,000 00	9,831 25	9,831 25
†New York, 1930/1960, 4½ p.c.....	100,000 00	100,833 08	105,000 00
§Richmond, Va., 1920, 4 p.c.....	500 00	525 00	500 00
§Richmond, Va., 1924, 4 p.c.....	14,000 00	14,700 00	14,000 00
§Richmond, Va., 1926, 4 p.c.....	1,500 00	1,520 00	1,500 00
Toronto, 1948, 4½ p.c.....	10,000 00	9,300 00	9,300 00
Victoria, B.C., 1925, 4 p.c.....	12,000 00	11,940 00	10,800 00
Winnipeg, 1920, 4 p.c.....	15,000 00	15,000 00	14,400 00
<i>Railway—</i>			
Lake Champlain and St. Lawrence Junction Ry., (g'teed as to interest by C.P.R.), 1940, 4 p.c.....	5,000 00	4,500 00	3,950 00
<i>Miscellaneous—</i>			
Montreal Board of Trade, 2nd Mtge, 1923, 5 p.c.....	2,500 00	1,625 00	2,300 00
Montreal Harbour, 1918, 4 p.c.....	7,000 00	7,140 00	6,860 00
Total par, book and market values.....	\$ 654,500 00	\$ 604,476 13	\$ 595,846 75

## SCHEDULE C.

Stocks owned by the Company.	Par value.	Book value.	Market value.
250 shares Montreal Tramways Co. (5 p.c. deb. stock).....	\$ 25,000 00	\$ 16,042 50	\$ 19,500 00
220 " Toronto Ry. Co. ....	22,000 00	29,948 75	12,980 00
1,491 " U.S. Guarantee Company.....	149,100 00	164,010 00	223,650 00
500 " Western Union Telegraph Co.....	80,000 00	68,463 00	67,200 00
2,032 " Bell Telephone Co. of Canada.....	203,200 00	247,019 00	264,160 00
700 " Mackay Companies Prefd.....	70,000 00	49,968 75	42,700 00
256 " Bank of Montreal.....	25,600 00	61,861 29	53,248 00
1,100 " Pennsylvania R.R. Co.....	55,000 00	70,308 72	51,150 00
116 " Merchants Banks of Canada.....	11,600 00	18,117 00	19,372 00
250 " Great Northern Ry. Co., Prefd. (80 p.c. pd). ....	25,000 00	29,956 55	22,750 00
400 " Molsons Bank.....	40,000 00	82,577 00	71,600 00
100 " Chicago, Milwaukee and St. Paul R.R. Co.....	10,000 00	12,552 00	4,200 00
1,500 " Montreal Telegraph Co.....	60,000 00	96,335 80	72,000 00
Total par, book and market values.....	\$ 776,500 60	\$ 947,190 36	\$ 924,510 00

†On deposit with Quebec Government. \*\$7,700 with Company's custodians, New York; \$50,000 with Chase National Bank, New York. †On deposit with New York Insurance Dept. §On deposit with Virginia.

SESSIONAL PAPER No. 8

## THE GUARDIAN INSURANCE COMPANY OF CANADA.

*(Formerly the Guardian Accident and Guarantee Company.)*

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—K. W. BLACKWELL.

Vice-President.—D FORBES ANGUS.

Managing Director—H. M. LAMBERT.

Secretary—JOHN GOOD.

Principal Office—Montreal.

(Incorporated by an Act of the Parliament of Canada, 1-2 George V, chap. 86, assented to April 4, 1911.  
On Nov. 17, 1917 the power of the company was extended to include automobile insurance under the  
provisions of section 77 of the Insurance Act, 1917. Dominion license issued November 17, 1911.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	\$ 1,000,000 00
Amount paid in cash.....	375,000 00

*(For list of Shareholders, see Appendix.)*

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A.).....	\$ 301,193 24
Cash at head office.....	11 19
Cash in Bank of Nova Scotia.....	156,211 86
Due by Guardian Ass. Co. (net).....	1,731 38
Total ledger assets.....	\$ 459,147 67
Deduct market value of bonds, debentures, etc., under book value.....	41,784 69
	417,362 98

## OTHER ASSETS.

Interest accrued.....	\$ 4,249 13
Gross premiums due and uncollected—	
Accident (\$234.75 on business prior to Oct. 1, 1917).....	4,070 92
Automobile (\$787.59 on business prior to Oct. 1, 1917).....	4,278 02
Burglary (\$333.37 on business prior to Oct. 1, 1917).....	3,172 92
Employers' Liability (\$549.09 on business prior to Oct. 1, 1917).....	27,444 60
Guarantee (\$160.90 on business prior to Oct. 1, 1917).....	3,279 71
Plate Glass (\$864.91 on business prior to Oct. 1, 1917).....	2,849 28
Sickness (\$90.50 on business prior to Oct. 1, 1917).....	1,570 28
Total, \$46,665.73 (less commission, \$11,666.43).....	34,999 30
Due by Guardian Assurance Co., underwriting losses on operations of 1916 and 1917.....	3,154 85
Total assets.....	\$ 459,766 26

Total income.....	\$ 300,306 21
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SESSIONAL PAPER No. 8

THE GUARDIAN INSURANCE—Continued.  
EXPENDITURE.

Claims.	Class of Business.						
	Accident.	Automobile.	Burglary.	Employers' Liability.	Guarantee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years....	3,887 37	2,326 64	.....	12,840 56	104 87	205 23	718 50
Paid for claims occurring during the year....	3,687 16	11,495 43	2,692 36	27,436 08	6,024 97	3,576 33	2,424 77
Less savings and salvage..						55 50	
Less reinsurance.....	14 28	76 66		4,113 70			171 96
Net payment for said claims	3,672 88	11,418 77		23,322 38		3,520 83	2,252 81
Total net payment for claims	7,560 25	13,745 41	2,692 36	36,162 94	6,129 84	3,726 06	2,971 31

Total net payments for claims for all classes of business.....	\$	72,988 17
Commission and brokerage.....		38,525 81
Taxes.....		4,007 60
Salaries, fees and travelling expenses:—salaries of officials, \$14,160.23; fees:—directors, \$3,750.00; auditors, \$250.00; travelling expenses, \$1,415.46		19,575 69
Miscellaneous expenditure, viz.:—Advertising, \$1,226.44; elevator inspection, \$265.50; furniture and fixtures, \$28.95; tariff expenses, \$429.10; claim adjusting expenses, \$340.65; sundries, \$3.17; payroll audit, \$67.25; postage, telegrams, telephones and express, \$1,499.27; printing and stationery, \$2,429.06; rents, \$1,671.82; extension of powers, \$1,000; house and office, \$1,021.96; bank charges, \$108.10		10,091 27
Total expenditure.....	\$	145,188 54

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916.....	\$	304,030 00
Amount of income as above.....		300,306 21
Total.....	\$	604,336 21
Amount of expenditure and ledger assets as above.....		145,188 54
Balance net ledger assets, at December 31, 1917.....	\$	459,147 67

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.				
	Accident.		Burglary.		Automobile. (Excluding Fire Risk.)
	Amount.	Premiums.	Amount.	Premiums.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$ cts.
Gross in force at end of 1916.....	2,477,633	14,241 05	748,950	4,728 27	15,111 61
Taken in 1917, new and renewed.....	3,666,416	20,446 11	2,656,617	12,790 53	55,411 62
Totals.....	6,144,049	34,687 16	3,405,567	17,518 80	70,523 23
Less ceased.....	3,195,933	19,755 93	918,920	6,474 16	30,871 53
Gross in force at end of 1917.....	2,948,116	14,931 23	2,486,647	11,044 64	39,651 70
Less reinsured.....	329,333	1,456 10	83,333	700 33	92 23
Net in force at end of 1917.....	2,618,783	13,475 13	2,403,314	10,344 31	39,559 47

8 GEORGE V, A. 1918

THE GUARDIAN INSURANCE—*Concluded.*SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.				
	Employers' Liability.	Guarantee.		Plate Glass.	Sickness.
	Premiums.	Amount.	Premiums.	Premiums.	Premiums.
	\$ cts.	\$	cts.	\$ cts.	\$ cts.
Gross in force at end of 1916.....	33,877 45	4,164,426	13,067 07	10,023 42	6,820 63
Taken in 1917, new and renewed.....	111,742 21	3,724,439	14,476 06	15,129 14	10,575 55
Totals.....	145,619 66	7,910,865	27,543 13	25,153 3	17,396 18
Less ceased.....	109,895 46	4,581,057	14,192 22	11,111 94	9,923 15
Gross in force at end of 1917.....	35,724 20	3,329,808	13,350 91	14,041 42	7,473 03
Less reinsured.....	3,132 00	847,524	3,037 22	228 89	564 54
Net in force at end of 1917.....	32,592 20	2,482,284	10,313 69	13,812 53	6,908 49

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:

<i>On deposit with Receiver General.</i>			
	Par value.	Book value.	Market value.
<i>Cities—</i>			
Calgary, 1921, 4 p.c.....	\$ 5,000 00	\$ 4,775 00	\$ 4,650 00
Fort William, 1931, 4½ p.c.....	19,953 33	19,953 33	17,958 00
Lachine, 1951, 4½ p.c.....	25,000 00	25,467 50	21,250 00
New Westminster, 1958, 5 p.c.....	15,000 00	16,074 00	12,750 00
Victoria, 1961, 4 p.c.....	24,333 33	23,693 36	18,250 00
Winnipeg, 1919, 4 p.c.....	4,000 00	3,936 40	3,880 00
<i>Town—</i>			
Maisonneuve, 1951, 4½ p.c.....	29,200 00	29,886 20	23,944 00
<i>Schools—</i>			
Maisonneuve, 1951, 4½ p.c.....	25,000 00	25,000 00	20,000 00
St. Gregoire le Thaumaturge, R.C., 1951, 5 p.c.....	30,000 00	32,772 00	26,400 00
Total on deposit with Receiver General..	\$ 177,486 66	\$ 181,557 79	\$ 149,082 00
<i>Held by the Company.</i>			
Dominion of Canada Victory Loan (10 p.c. of subscription) 1937, 5½ p.c.....	15,000 00	15,000 00	15,000 00
<i>Cities—</i>			
Brandon, 1952, 4½ p.c.....	5,000 00	4,569 50	4,200 00
Calgary, 1933, 4½ p.c.....	5,000 00	4,650 00	4,350 00
London, 1939, 4 p.c.....	7,000 00	6,855 80	6,020 00
London, 1940, 4 p.c.....	3,000 00	2,937 00	2,580 00
Port Arthur, 1931, 4½ p.c.....	4,866 66	4,324 03	4,331 33
Toronto, 1936, 4 p.c.....	9,733 20	9,299 22	8,565 22
Welland, 1943, 5 p.c.....	5,000 00	4,812 00	4,800 00
Westmount, 1955, 4½ p.c.....	10,000 00	9,291 00	9,100 00
Winnipeg, 1919, 4 p.c.....	1,000 00	984 10	970 00
<i>Schools—</i>			
Dorval, 1932, 5 p.c.....	7,000 00	7,224 00	6,370 00
Hochelaga, 1950, 4½ p.c.....	17,000 00	17,170 00	14,450 00
Lougue Pointe, 1952, 5 p.c.....	3,000 00	3,133 80	2,640 00
Montreal, P., 1939, 4 p.c.....	15,000 00	14,700 00	12,750 00
St. Jean de la Croix, 1951, 5 p.c.....	5,000 00	4,835 00	4,400 00
Westmount, 1931, 5 p.c.....	8,000 00	7,880 00	7,840 00
Westmount, 1933, 5 p.c.....	2,000 00	1,970 00	1,960 00
Total par, book and market values.....	\$ 300,086 52	\$ 301,193 24	\$ 259,408 55

SESSIONAL PAPER No. 8

# \*THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—CHAS. S. BLAKE.

Secretary—W. R. C. CORSON.

Principal Office—Hartford, Conn.

Chief Agent in Canada—H. N. ROBERTS.

Head Office in Canada—Toronto.

(Incorporated in 1866, amended in 1868, 1874 and 1883. Dominion license issued July 12, 1907.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....	\$ 1,000,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.**Bond on deposit with Receiver General:—*

	Par value.	Market value.
Commonwealth of Massachusetts, 1941, 3 p.c.....	\$ 45,000 00	\$ 39,600 00

Carried out at market value.....	\$ 39,600 00
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## Other Assets in Canada.

Interest accrued .....	675 00
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Total assets in Canada.....	\$ 40,275 00
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## LIABILITIES IN CANADA.

Nil.

## INCOME IN CANADA.

Net cash received for premiums.....	\$ 1,200 00
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Cash received for interest on deposit with Receiver General.....	1,350 00
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Total income in Canada.....	\$ 2,550 00
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## EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year.....	\$ 15,000 00
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Total expenditure in Canada.....	\$ 15,000 00
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## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Book value of real estate.....	\$ 90,000 00
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Mortgage loans on real estate, first liens.....	1,544,400 00
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Book value of bonds and stocks.....	4,783,104 69
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Cash on hand, in trust companies and in banks.....	387,950 61
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Cash in course of transmission.....	16,391 15
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Gross premiums in course of collection.....	453,030 13
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Total ledger assets.....	\$ 7,274,876 58
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\*This company is licensed to transact in Canada the business of guaranteeing the full and faithful performance of all and every obligation and undertaking assumed by the Boiler Inspection and Insurance Company of Canada under the provisions of its policies.

8 GEORGE V, A. 1918

THE HARTFORD STEAM BOILER—*Concluded.*

## NON-LEDGER ASSETS.

Interest accrued.....	\$ 104,020 74
Gross assets.....	\$ 7,378,897 32
Deduct assets not admitted.....	252,313 08
Total admitted assets.....	<u>\$ 7,126,584 24</u>

## LIABILITIES.

Total unpaid claims.....	\$ 122,761 60
Unearned premiums.....	3,013,990 80
Commission, brokerage and other charges due or to become due to agents or brokers.....	82,919 03
Federal, state and other taxes due or accrued (estimated).....	220,000 00
Special and contingent reserve.....	27,117 95
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	4,000 00
Total liabilities, except capital stock.....	\$ 3,470,789 38
Capital stock paid up.....	2,000,000 00
Surplus over all liabilities.....	1,655,794 86
Total liabilities.....	<u>\$ 7,126,584 24</u>

## INCOME.

Total net cash received for premiums.....	\$ 2,034,626 27
Interest and dividends.....	291,208 67
Rents.....	15,572 92
Inspections.....	74,799 65
Total cash income.....	<u>\$ 2,416,207 51</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 180,663 04
Investigation and adjustment of claims.....	1,185 09
Commission or brokerage.....	324,529 59
Interest or dividends to stockholders.....	200,000 00
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees.....	80,894 01
Salaries, travelling and other expenses of agents not paid by commission.....	318,044 66
Inspections, other than medical and claim.....	597,986 32
Rents.....	11,000 00
Taxes on real estate.....	3,382 50
State taxes on premiums, Insurance Department licenses and fees.....	40,970 07
All other licence, fees and taxes.....	127,207 89
Gross loss on sale or maturity of bonds.....	25,643 37
All other disbursements.....	90,818 60
Total disbursements.....	<u>\$ 2,002,325 14</u>

## EXHIBIT OF PREMIUMS.

	Steam Boiler. Fly Wheel.	
Premiums written or renewed during the year.....	\$ 2,160,233 66	\$ 165,766 82
Premiums on risks terminated during the year.....	1,705,959 79	97,804 23
Net premiums in force at December 31, 1917.....	<u>5,313,761 50</u>	<u>353,876 33</u>

SESSIONAL PAPER No. 8

# THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—HERBERT C. COX.

Vice-President—NOEL MARSHALL.

Managing Director—E. WILLANS.

Secretary—FRANK W. COX.

Principal Office—Toronto.

(Incorporated May, 1905. On December 10, 1910 the power of the company was extended to include burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910. On May 7, 1914, its power was extended to include automobile insurance under the provisions of the said section, and on September 5, 1916, its power was further extended to include insurance of automobiles against fire under the provisions of the said section. Commenced business in Canada July 1, 1905.)

## CAPITAL.

Amount of joint stock authorized and subscribed.....	\$ 1,000,000 00
Amount paid in cash.....	200,000 00
Amount of premium on capital stock paid in by stockholders.....	50,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate held by the company. (For details, see Schedule A.).....	\$ 2,365 03
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	9,000 00
Book value of bonds and debts. (For details, see Schedule B.).....	341,314 05
Cash at head office.....	2,177 81
Cash in banks and loan companies, viz.:—	
Central Canada Loan and Savings Co., Toronto (on interest).....	\$ 8,656 48
Toronto Savings and Loan Co., Peterborough (on interest).....	52,795 82
Bank of Nova Scotia, Toronto (not on interest).....	11,137 42
Merchants Bank of Canada, Winnipeg (not on interest).....	500 00
Total cash in banks and loan companies.....	73,089 72
Deposit with Glass Underwriters' Association.....	100 00
Total ledger assets.....	\$ 428,046 61
Deduct market value of real estate, bonds and debentures under book value.....	4,529 30
	<u>\$ 423,517 31</u>

## OTHER ASSETS.

Interest due, \$165; accrued, \$2,042.14.....	2,207 14
Premiums due and uncollected, viz.:—	
Accident (\$5,255.55 on business prior to Oct. 1, 1917).....	\$ 32,796 06
Automobile, including Fire Risk (\$89.38 on business prior to Oct. 1, 1917).....	2,257 46
Automobile, excluding Fire Risk (\$246.27 on business prior to Oct. 1, 1916).....	3,634 95
Elevator Liability.....	165 70
Guarantee, (\$2,351.65 on business prior to Oct. 1, 1917).....	6,699 23
Plate Glass (\$211.27 on business prior to Oct. 1, 1917).....	1,284 19
Sickness (\$708.02 on business prior to Oct. 1, 1917).....	6,268 27
Total (\$53,105.86 less \$10,621.17 commission).....	42,484 69
Agents' balances.....	7,584 36
Office furniture (less depreciation).....	4,240 08
Total assets.....	<u>\$ 480,033 58</u>

Total income.....	\$ 303,242 89
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SESSIONAL PAPER No. 8

## THE IMPERIAL GUARANTEE AND ACCIDENT—Continued.

## EXPENDITURE.

Claims.	Class of Business.					
	Accident.	Auto- mobile (including Fire Risk)	Auto- mobile (excluding Fire Risk)	Guaran- tec.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	14,436 75		1,435 55	4,669 72	341 34	6,231 71
Paid for claims occurring during the year	37,820 18	6,532 70	8,592 28	12,350 45	2,043 55	27,657 81
Less savings, salvage and reinsurance.....	3,558 05	791 36	374 53	5,094 02	15 27	959 63
Net payment for said claims.....	34,262 13		8,217 75	7,256 43	2,028 28	26,698 18
Total net payment for claims.....	48,698 88	5,741 34	9,653 30	11,926 15	2,369 62	32,929 89
Total net payments for claims for all classes of business.....	\$ 111,319 18					
Dividends paid stockholders.....	16,000 00					
Commission and brokerage.....	78,503 61					
Taxes.....	7,941 41					
Salaries, fees and travelling expenses: Salaries of: officials, \$26,650.83; agents, \$6,150; Fees: directors, \$4,290; auditors, \$350; travelling expenses, \$3,011.10.....	40,451 93					
Miscellaneous expenditure, viz.: Advertising, \$3,696.23; postage, telegrams, telephones and express, \$2,886.88; printing and stationery, \$4,461.01; rents, \$5,422.42; sundry expenses, \$2,446.56; furniture and fixtures, \$463.70; legal fees, \$401.87; total, \$19,778.67, less \$613.22 reserved on agents' accounts.....	19,165 45					
Total expenditure.....	\$ 273,381 58					

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916.....	\$ 398,185 30
Amount of cash income as above.....	303,242 89
Total.....	\$ 701,428 19
Amount of cash expenditure as above.....	273,381 58
Balance, net ledger assets at December 31, 1917.....	\$ 428,046 61

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.								
	Accident.			Automobile (including Fire Risk.)			Automobile (excluding Fire Risk.)		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	9,246	19,378,257	123,709 88	66	57,226	1,236 19	248	908,500	17,563 64
Taken in 1917—									
New.....	5,007	6,002,290	57,632 99	664	598,043	13,714 73	329	3,000,000	18,288 40
Renewed.....	6,158	15,237,475	82,712 65				124	997,500	5,903 37
Totals.....	20,411	40,618,022	264,055 52	730	655,269	14,950 92	701	4,906,000	41,755 41
Less ceased.....	11,872	21,765,897	138,994 19	66	57,226	1,236 19	274	1,038,500	19,086 89
Gross in force at end of 1917.....	8,539	18,852,125	125,061 33	664	598,043	13,714 73	427	3,867,500	22,668 52
Less reinsured.....		1,722,300	9,854 70		65,571	1,358 16			
Net in force at end of 1917.....	8,539	17,129,825	115,206 63	664	532,472	12,356 57	427	3,867,500	22,668 52

8 GEORGE V, A. 1918

## THE IMPERIAL GUARANTEE AND ACCIDENT—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks and Premiums.	Class of Business.									
	Elevator Liability.			Guarantee.			Plate Glass.		Sickness.	
	No.	Amount.	Premiums	No.	Amount	Premiums	No.	Premiums	No.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1916.....	40	173,500	4,336 29	1,170	11,324,320	37,289 60	357	5,315 46	7,075	62,032 54
Taken in 1917—										
New.....	4	40,000	962 66	445	5,958,024	19,296 60	139	2,504 50	4,219	36,434 31
Renewed.....	13	120,000	877 50	671	6,095,009	24,335 38	171	2,911 64	4,969	38,781 20
Totals.....	57	333,500	6,176 45	2,286	23,377,353	80,921 58	667	10,731 60	16,263	137,248 05
Less ceased.....	24	111,500	1,956 87	1,173	11,531,320	43,805 06	320	4,590 38	9,290	73,510 58
Gross in force at end of 1917.....	33	222,000	4,219 58	1,113	11,846,033	37,116 52	347	6,141 22	6,973	63,737 47
Less reinsured.....					678,818	2,259 63				
Net in force at end of 1917.....	33	222,000	4,219 58	1,113	11,167,215	34,856 89	347	6,141 22	6,973	63,737 47

## SCHEDULE A.

Real estate owned, viz:—	Actual cost.	Book and market value.
Brandon, Man., Lot 16, Blk. 31, plan 17.....	\$ 400 00	\$ 400 00
St. Boniface, Man., Lot 7, D.G.S. 86, Plan 1099.....	483 18	483 18
Winnipeg Beach, Man., Lot 1, Blk. 1, Plan 2357.....	1,041 00	1,041 00
Twp. of York, Ont., S. ½, Lot 325, Sub. H. and G.....	440 85	440 85
Totals.....	\$ 2,365 03	\$ 2,365 03

## SCHEDULE B.

Bonds and debentures owned by the company:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
<i>Cities—</i>			
Kingston, 1923, 4 p.c.....	\$ 4,600 00	\$ 4,600 00	\$ 4,324 00
Kingston, 1924, 4 p.c.....	5,400 00	5,400 00	5,022 00
Macleod, Alta. 1932, 6 p.c.....	5,000 00	4,950 00	4,900 00
Macleod, Alta., 1951, 6 p.c.....	5,000 00	4,950 00	4,850 00
Prince Albert, Sask., 1939, 5 p.c.....	10,000 00	8,729 80	8,700 00
Winnipeg, 1920, 4 p.c.....	10,000 00	10,000 00	9,600 00
Woodstock, 1924, 4½ p.c.....	15,000 00	15,900 00	14,400 00
<i>School—</i>			
Victoria, 1951, 5 p.c.....	15,000 00	15,000 00	11,550 00
<i>Miscellaneous—</i>			
Central Canada Loan and Savings Co., 1920, 4½ p.c.....	50,000 00	50,000 00	50,000 00
Toronto Savings and Loan Co., 1920, 4½ p.c.....	11,000 00	11,000 00	11,000 00
Toronto Savings and Loan Co., 1921, 4½ p.c.....	30,000 00	30,000 00	30,000 00
Total on deposit with Receiver General.....	\$ 161,000 00	\$ 160,529 80	\$ 154,346 00

Held by the Company, viz:—

<i>Government—</i>			
Dominion of Canada War Loan, 1925, 5 p.c....	5,500 00	5,366 25	5,445 00
Dominion of Canada War Loan, 1931, 5 p.c....	7,500 00	7,312 50	7,425 00
Dominion of Canada War Loan, 1937, 5 p.c....	22,000 00	20,933 75	20,933 75
Dominion of Canada Victory Loan, 1937, 5½ p.c., (10 p.c. of subscription).....	1,500 00	1,500 00	1,500 00
Prov. of Alberta, 1922, 5 p.c.....	5,000 00	4,735 00	4,735 00
<i>City—</i>			
Kamloops, B.C., 1938, 6 p.c.....	5,000 00	4,950 00	4,950 00
<i>Districts—</i>			
Oak Bay, B.C., 1925, 5½ p.c.....	5,000 00	4,789 00	4,850 00
Oak Bay, B.C., 1943, 6 p.c.....	5,000 00	4,937 50	5,000 00



SESSIONAL PAPER No. 8

THE IMPERIAL GUARANTEE AND ACCIDENT—*Concluded.*SCHEDULE B—*Concluded.*Bonds and debentures owned by the company:—*Concluded.*

<i>Held by the Company, viz:—</i>	Par value.	Book value.	Market value.
<i>Miscellaneous—</i>			
J. H. Ashdown & Co., Ltd., 1928, 5 p.c.....	\$ 12,000 00	\$ 10,704 00	\$ 11,160 00
P. Burns, & Co., Ltd., 1931, 6 p.c.....	10,000 00	9,900 00	10,000 00
Central Canada Loan and Savings Co., (on 60 days' notice) 4½ p.c.....	25,000 00	25,000 00	25,000 00
W. Davie & Co., Ltd., 1926, 6 p.c.....	5,000 00	5,100 00	5,100 00
Dunlop Tire Co., 1927, 6 p.c.....	10,000 00	9,800 00	10,000 00
Electrical Development Co., 1933, 5 p.c.....	7,000 00	6,006 25	6,440 00
Gordon Ironsides and Fares Co., Ltd., 1927, 6 p.c.....	10,000 00	9,900 00	9,900 00
Harris Abattoir Co., Ltd., 1928, 6 p.c.....	5,000 00	4,850 00	5,000 00
Toronto Savings and Loan Co., 1921, 4½ p.c....	34,000 00	34,000 00	34,000 00
Western Canada Flour Mills, 1931, 6 p.c.....	11,000 00	11,000 00	11,000 00
Total par, book and market values.....	<u>\$ 340,500 00</u>	<u>\$ 341,314 05</u>	<u>\$ 336,784 75</u>

8 GEORGE V, A. 1918

**\*INTERNATIONAL FIDELITY INSURANCE COMPANY.**

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—A. A. AETSCHULER.

Secretary—C. T. JOHNSON.

Principal Office—15 Exchange Place, Jersey City, N.J.

Chief Agent in Canada—NEIL SINCLAIR.

Head Office in Canada—Toronto.

(Incorporated December 27, 1904. Dominion license issued June 2, 1905.)

**CAPITAL.**

Amount of capital authorized, subscribed and paid in cash.....	\$ 300,000 00
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**ASSETS IN CANADA..***Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General:—	Par value.	Market value.
United States Consols, 1930, or later, 2 p.c.....	\$ 5,000 00	\$ 5,000 00
Carried out at market value.....		\$ 5,000 00
Total assets in Canada.....		\$ 5,000 00

**LIABILITIES IN CANADA.**

Total net reserve of unearned premiums, \$3,518.13; carried out at 80 per cent.....	\$ 2,814 50
Total liabilities in Canada.....	\$ 2,814 50

**INCOME IN CANADA.**

Gross cash received for premiums.....	\$ 7,204 25
Deduct return premiums.....	154 75
Total net cash received for premiums.....	\$ 7,049 50
Total income in Canada.....	\$ 7,049 50

**EXPENDITURE IN CANADA.**

Amount paid for claims occurring during the year.....	\$ 2,500 00
Salaries of general and special agents.....	85 00
Taxes.....	399 36
Miscellaneous expenses: Postage, telegrams, telephone and express.....	75 00
Total expenditure in Canada.....	\$ 3,059 36

**RISKS AND PREMIUMS IN CANADA.**

<i>Guarantee Risks.</i>	No.	Amount.	Premiums.
GROSS policies in force at date of last statement.....	1,177	\$ 599,000	\$ 6,337 50
Taken during the year, new.....	567	284,000	3,021 25
Taken during the year, renewed.....	788	404,500	4,227 50
Total.....	2,532	\$ 1,287,500	\$ 13,586 25
Deduct terminated.....	1,211	618,000	6,550 00
Gross and net in force December 31, 1917.....	1,321	\$ 669,500	\$ 7,036 25

(For General Business Statement, see Appendix.)

\*Business in Canada is restricted to the issue of contracts or bonds to the Singer Sewing Machine Company as against loss arising from the defaults, neglect or breaches of duty by the employees of said Singer Sewing Machine Company.

SESSIONAL PAPER No. 8

## LLOYDS PLATE GLASS INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—W. T. WOODS.

Secretary—C. E. W. CHAMBERS.

Principal Office—61 and 63 William Street, New York.

Chief Agents in Canada—Reed, Shaw, McNaught and Armstrong.

Principal Office in Canada—Toronto.

(Incorporated August, 1882. Commenced business in Canada July 12, 1886.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....\$ 250,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Manitoba 1930, 4 p.c.....	\$ 40,000 00	\$ 35,200 00
<i>Cities—</i>		
Calgary, 1900, 4½ p.c.....	5,000 00	4,350 00
London, 1930, 4 p.c.....	10,000 00	8,600 00
Montreal (St. Louis), 1937, 4 p.c.....	15,000 00	12,900 00
Regina, 1928, 5 p.c.....	6,000 00	5,700 00
Westmount, 1945, 4 p.c.....	10,000 00	8,400 00
Westmount, 1947, 4½ p.c.....	2,000 00	1,820 00
<i>Town—</i>		
Maisonneuve, 1950, 4½ p.c.....	10,900 00	8,938 00
Total on deposit with Receiver General.....	\$ 98,900 00	\$ 85,908 00

Carried out at market value.....\$ 85,908 00

*Other Assets in Canada.*

Interest accrued.....	1,050 91
Agents' balances and premiums uncollected.....	3,331 65
Total assets in Canada.....	\$ 90,290 56

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 21,285 00
Reserve of unearned premiums, \$61,175 41; carried out at 80 per cent.....	48,940 32
Taxes due and accrued.....	1,000 00
Total liabilities in Canada.....	\$ 71,225 32

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 79,943 12
Deduct return premiums.....	11,993 35
Net cash received for premiums.....	\$ 67,949 77
Received for interest on investments.....	4,105 50
Total income in Canada.....	\$ 72,055 27

8 GEORGE V, A. 1918

## LLOYDS PLATE GLASS—Continued.

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 3,796 66	
Net amount paid for claims occurring during the year.....	21,348 16	
Total net amount paid for claims.....		\$ 25,144 82
Commission or brokerage.....		26,499 60
Salaries and travelling expenses, viz.:—Salaries: Head office, \$3,382.36; travelling expenses, official, \$181 25.....		3,563 61
Taxes.....		2,111 71
Miscellaneous expenditure, viz.: Advertising, \$442 46; legal expenses, \$109 46; postage, telegrams, telephones, express and duty, \$567 29; printing and stationery, \$586.06; underwriters' expenses, \$533 34 .....		2,238 61
Total expenditure in Canada.....	\$ 59,558 35	

## RISKS AND PREMIUMS IN CANADA.

## Plate Glass Risks.

## Premiums.

Gross policies in force at date of last statement.....	\$ 121,010 35
Taken during the year, new and renewed.....	78,284 57
Total.....	\$ 199,294 92
Deduct terminated.....	83,994 26
Gross and net in force at December 31, 1917.....	\$ 115,300 66

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Book value of real estate .....	\$ 255,763 18
Mortgage loans on real estate, first liens.....	52,750 00
Book value of stocks and bonds held by the company.....	557,306 28
Cash on hand, in trust companies and in banks .....	28,812 63
Premiums in course of collection.....	117,724 91
Total ledger assets.....	\$ 1,012,357 00

## NON-LEDGER ASSETS.

Market value of real estate over book value.....	19,236 82
Interest accrued.....	4,619 22
Rents due .....	891 67
Salvage glass on hand.....	6,174 56
Sundry accounts.....	145 00
Gross assets.....	\$ 1,043,424 27
Deduct assets not admitted.....	91,167 42
Total admitted assets.....	\$ 952,256 85

## LIABILITIES.

Net amount of unpaid claims.....	\$ 71,825 54
Unearned premiums.....	339,022 61
Commissions, brokerage and other charges due or to become due to agents or brokers.....	36,191 99
Federal, state and other taxes due or accrued (estimated).....	20,000 00
Salaries, rents, etc., due and accrued.....	828 75
Return premiums.....	468 85
Due or to become due for borrowed money.....	20,000 00
Total liabilities, except capital stock.....	\$ 488,337 74
Capital stock paid up .....	250,000 00
Surplus over capital and liabilities.....	213,919 11
Total liabilities.....	\$ 952,256 85

## SESSIONAL PAPER No. 8

LLOYDS PLATE GLASS—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 655,946 89
Interest and dividends.....	27,333 90
Rents.....	21,170 13
Agents' balances previously charged off.....	390 00
Gross profit on sale or maturity of bonds and stocks.....	1,830 13
Total income.....	<u>\$ 706,671 05</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 269,235 28
Dividends to stockholders.....	51,000 00
Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums.....	202,944 80
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	69,862 42
Salaries, travelling and all other expenses of agents not paid by commissions.....	8,907 21
State taxes on premiums, Insurance Department licenses and fees.....	12,903 51
Rents.....	12,259 88
Taxes on real estate.....	7,676 00
All other licenses, fees and taxes.....	3,975 35
Agents' balances charged off.....	64 08
Borrowed money.....	30,000 00
Interest on borrowed money.....	1,962 50
All other disbursements.....	33,718 10
Total disbursements.....	<u>\$ 704,509 13</u>

## EXHIBIT OF PREMIUMS.

Premiums on plate glass risks written or renewed during the year.....	\$ 752,552 88
Premiums on risks terminated during the year.....	677,905 14
Premiums on net amount in force at December 31, 1916.....	<u>670,427 64</u>

8 GEORGE V, A. 1918

# THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—ALFRED WRIGHT.

Manager and Secretary—ALEXANDER MACLEAN.

Head Office—61-65 Adelaide St., E. Toronto.

(Incorporated by an Act of Parliament of Canada, April 10, 1908. On November 4, 1910, the power of the Company was extended to include plate glass insurance, under the provisions of section 81 of The Insurance Act, 1910, and on May 30, 1913, its power was further extended to include automobile insurance under the provisions of the said section. Dominion license issued July 24, 1908.)

## CAPITAL.

Amount of capital stock authorized and subscribed.....	\$ 500,000 00
Amount paid in cash.....	400,000 00
Amount of premium on capital stock paid in by stockholders.....	435,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate (Head Office Building, Toronto).....	\$ 125,011 50
Book value of bonds and debentures (For details, see Schedule A.).....	617,267 89
Cash at head office and branches.....	850 91
Cash in banks and trust companies, viz.:—	
Dominion Bank, Winnipeg.....	\$ 7,371 70
Merchants' Bank of Canada, Vancouver.....	4,345 31
Royal Bank of Canada, Montreal.....	6,441 75
Bank of Toronto, Toronto.....	29,776 53
Fidelity Trust Co., Hartford.....	1,499 35
U.S. Mortgage and Trust Co., New York.....	9,262 32
Crocker National Bank, San Francisco, Cal.....	5,516 31
Wells Fargo Nevada National Bank, San Francisco, Cal.....	98 24
Total cash in banks.....	64,311 51
Agents' balances.....	1,552 37
Due from London and Lancashire Fire Ins. Co., Liverpool.....	19,427 09
Deposit with Glass Underwriters' Association.....	100 00
Total ledger assets.....	\$ 828,521 27
Deduct market value of bonds and debentures under book value.....	18,482 22
	\$ 810,039 05

## OTHER ASSETS.

Interest due and accrued.....	6,211 24
Rents due.....	305 00
Gross premiums due and uncollected, viz.:—	
Accident (\$4,251 50 on business prior to Oct. 1, 1917).....	\$ 14,034 73
Automobile (\$4,036 57 on business prior to Oct. 1, 1917).....	6,066 79
Employers' Liability (\$4,911 08 on business prior to Oct. 1, 1917).....	6,941 35
Guarantee (\$2,435 94 on business prior to Oct. 1, 1917).....	5,257 29
Plate Glass (\$554 04 on business prior to Oct. 1, 1917).....	3,556 24
Sickness (\$2,241 89 on business prior to Oct. 1, 1917).....	9,427 52
Total.....	\$ 45,283 92
Less commission.....	11,720 54
Net amount of premiums due and uncollected.....	33,563 38
Total assets.....	\$ 850,118 67

## SESSIONAL PAPER No. 8

## THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—Continued.

## LIABILITIES.

## (1) Liabilities in Canada.

Unsettled claims, viz.:—		
Accident, unadjusted.....	\$ 7,302 00	
Automobile, unadjusted.....	5,815 00	
Employers' Liability, unadjusted.....	5,519 00	
Guarantee, unadjusted.....	7,815 00	
Plate Glass, unadjusted.....	4,700 00	
Sickness, unadjusted.....	5,451 00	
Total net amount of unsettled claims.....	\$ 36,602 00	
Reserve of unearned premiums, viz.:—		
Accident.....	\$ 36,468 24	
Automobile.....	17,278 20	
Employers' Liability.....	10,676 79	
Guarantee.....	8,939 23	
Plate Glass.....	11,766 73	
Sickness.....	25,078 20	
Total reserve, \$110,207 39; carried out at 80 per cent.....	88,165 91	
Taxes due and accrued.....	1,500 00	
Due and accrued for salaries, rent, advertising etc.....	322 38	
Due for reinsurance premiums.....	895 30	
Auto Fire premiums due London and Lancashire Fire.....	253 59	
Reserve for agents' balances and outstanding premiums.....	4,000 00	
Total liabilities in Canada.....	\$ 131,739 18	

## (2) Liabilities in other Countries.

Unsettled claims, viz.:—		
Accident, unadjusted.....	\$ 350 00	
Accident, resisted, in suit.....	1,500 00	
Employers' Liability and Automobile, unadjusted.....	33,565 00	
Employers' Liability and Automobile, resisted, in suit.....	40,000 00	
Guarantee, unadjusted.....	600 00	
Guarantee, resisted, in suit.....	7,000 00	
Total net amount of unsettled claims.....	\$ 83,015 00	
Due and accrued for salaries, rent, advertising, etc.....	42,000 00	
Total liabilities in other countries.....	\$ 125,015 00	
Total liabilities (except capital stock) in all countries.....	\$ 256,754 18	
Excess of assets over liabilities.....	\$ 593,364 49	
Capital stock paid in cash.....	400,000 00	
Surplus over all liabilities and capital.....	\$ 193,364 49	

## INCOME.

Premiums.	CLASS OF BUSINESS.					
	Accident.		Automobile (excluding Fire risk.)		Employers' Liability.	
	In Canada.	In other countries.	In Canada.	In other countries.	In Canada.	In other countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	91,940 11	515 47	45,652 11	28 83	28,073 14	15,006 28
Less reinsurance.....	5,470 21		387 59		2,389 76	— 50 78
Less return premiums....	15,913 33	28 25	13,320 63		6,034 10	1,943 34
Total deduction.....	21,383 54		13,708 22		8,423 86	1,892 56
Net cash received.....	70,556 57	487 22	31,943 89	28 83	19,649 28	13,113 72

8 GEORGE V, A. 1918

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*INCOME—*Concluded.*

Premiums.	CLASS OF BUSINESS.					
	Guarantee.		Plate Glass.		Sickness.	
	In Canada.	In other countries.	In Canada.	In other countries.	In Canada.	In other countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	21,588 64	201 37	18,675 91	337 85	58,469 15	937 15
Less reinsurance.....	2,118 83	—4 58	187 59		1,554 45	
Less return premiums.....	4,295 20	6 62	3,656 09	56 82	9,896 27	31 52
Total deduction.....	6,414 03	2 04	3,843 68		11,450 72	
Net cash received.....	15,174 61	199 33	14,832 23	281 03	47,018 43	905 63

Net cash received for premiums for all classes of business in all countries..... \$ 214,190 77

Cash received for interest on investments..... 26,897 41

Rents..... 925 36

Total income.....\$ 242,013 54

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.					
	Accident.		Automobile.		Employer's Liability	
	In Canada.	In other countries.	In Canada.	In other countries.	In Canada.	In other countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net amount paid for claims occurring in previous years.....	12,454 02	272 53	1,630 84	25 50	3,379 20	65,193 08
Paid for claims occurring during the year.....	14,257 64		8,595 45		4,827 13	
Less salvages and re-insurances.....	1,308 02		172 50		555 85	798 85
Net payment for said claims.....	12,949 62		8,422 95		4,271 28	
Total net payment for claims.....	25,403 64	272 53	10,053 79	25 50	7,650 48	64,394 23



## SESSIONAL PAPER No. 8

## THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—Continued.

## EXPENDITURE—Concluded.

Claims.	CLASS OF BUSINESS.					
	Guarantee.		Plate Glass.		Sickness.	
	In Canada.	In other countries.	In Canada.	In other countries.	In Canada.	In other countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net amount paid for claims occurring in previous years . . . . .	1,486 72	1,600 68	513 70	40 00	7,088 95	497 42
Paid for claims occurring during the year. . . . .	925 67		5,896 80		23,322 11	
Less salvages and reinsurances . . . . .	588 72	616 05	291 09		810 18	
Net payment for said claims. . . . .	336 95		5,605 71		22,511 93	
Total net payment for claims . . . . .	1,823 67	984 63	6,119 41	40 00	29,600 88	497 42
Total net payments for claims for all classes of business in all countries . . . . .						
					\$	146 866 18
Commission and brokerage . . . . .						54,455 48
Taxes . . . . .						5,649 59
Salaries, fees and travelling expenses:—Salaries: General and special agents, \$24,200.88; auditors' fees, \$250; travelling expenses, \$7,050.72 . . . . .						31,501 60
Miscellaneous expenditure, viz:—Advertising, \$1,341.48; surveys, \$542.79; medical examiners' fees, \$9; postage, telegrams, telephones and express, \$1,518.25; printing and stationery, \$3,197.46; rents, \$1,872.02; legal fees, \$701.77; agents' balances written off, \$13,061 06; sundry, \$1,756 26 . . . . .						24,001 09
Total expenditure . . . . .					\$	262,473 94
SYNOPSIS OF LEDGER ACCOUNTS.						
Amount of net ledger assets at December 31, 1916 . . . . .					\$	848,728 08
Amount of cash income as above . . . . .						242,013 54
Total . . . . .					\$	1,090,741 62
Amount of cash expenditure as above . . . . .						262,473 94
Balance, net ledger assets, at December 31, 1917, (\$828,521.27 less \$253.59 ledger liability) . . . . .					\$	828,267 68

B GEORGE V, A. 1918

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.						
	Accident.			Automobile.		Employers' Liability	
	No.	Amount.	Premiums.	No.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1916	4,948	13,067,100	72,961 97	519	28,389 17	441	23,526 96
Taken in 1917—New	1,653	4,504,000	23,619 36	1,016	41,191 35	191	13,888 71
Renewed	5,077	12,104 550	67,665 46	141	5,360 04	259	9,667 47
Totals	11,678	29,675,650	164,246 79	1,676	74,940 56	891	47,083 14
Less ceased	5,928	15,234,650	85,862 96	834	39,996 56	504	24,560 01
Gross in force at end of 1917	5,750	14,441,000	78,383 83	842	34,944 00	387	22,523 13
Less reinsured			5,447 35		387 59		2,324 09
Net in force at end of 1917.	5,750	14,441 000	72,936 48	842	34,556 41	387	20,199 04

Risks and Premiums.	CLASS OF BUSINESS.						
	Guarantee.			Plate Glass.		Sickness.	
	No.	Amount.	Premiums.	No.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1916	1,084	4,726,142	20,156 53	1,468	19,709 62	3,864	43,679 26
Taken in 1917—New	474	2,194,812	9,439 73	894	11,719 14	1,365	19,131 49
Renewed	893	3,704,880	13,625 18	568	7,686 92	4,025	40,658 79
Totals	2,451	10,625,834	43,221 44	2,930	39,115 68	9,254	103,469 54
Less ceased	1,267	5,512,656	23,019 90	1,534	16,722 00	4,618	51,712 28
Gross in force at end of 1917	1,184	5,113,178	20,201 54	1,396	22,393 68	4,636	51,757 26
Less reinsured			2,323 09		201 31		1,600 86
Net in force at end of 1917.	1,184	5,113,178	17,878 45	1,396	22,192 37	4,636	50,156 40

## SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the Company, viz:—

*On deposit with Receiver General—*

<i>Governments—</i>	Par value.	Book value.	Market value.
British Government local loans, 1912 or later, 3 p.c.....	\$ 48,666 67	\$ 47,000 00	\$ 29,200 00
Cape of Good Hope, 1917 or 1923, 4 p.c.....	34,066 67	33,000 00	31,000 67
<i>Cities—</i>			
Hull (g'teed by Prov. Quebec) 1937, 4 p.c.....	16,500 00	16,005 00	13,695 00
Victoria, 1922, 4 p.c.....	486 66	447 80	452 60
Total on deposit with Receiver General.	\$ 99,720 00	\$ 96,452 80	\$ 74,348 27

*On deposit in the United States—*

<i>Governments—</i>			
Dominion of Canada, 1919, 3½ p.c.....	\$ 31,590 00	\$ 31,590 00	\$ 30,958 20
Prov. of Manitoba, 1923, 5 p.c.....	7,290 00	7,834 32	7,217 10
<i>Cities—</i>			
Buffalo, N.Y., 1931, 4 p.c.....	75,000 00	75,937 50	77,250 00
Buffalo, N.Y., 1960, 4 p.c.....	25,000 00	25,500 00	26,250 00
Mount Vernon, N.Y., 1932, 4½ p.c.....	50,000 00	51,671 45	54,000 00
Mount Vernon, N.Y., School, 1961, 4½ p.c.....	5,000 00	5,480 29	5,750 00
New York, 1957, 4½ p.c.....	60,000 00	63,900 00	66,000 00
New York, 1965, 4½ p.c.....	5,000 00	5,100 00	5,100 00
New York, 1965, 4½ p.c.....	1,000 00	1,020 00	1,020 00
Oswego, N.Y., 1928, 4½ p.c.....	20,000 00	20,662 48	21,200 00
Oswego, N.Y., 1929, 4½ p.c.....	5,000 00	5,173 42	5,350 00
Schenectady, N.Y., 1918, 4 p.c.....	9,000 00	8,941 50	9,000 00
Syracuse, N.Y., 1918, 4 p.c.....	10,000 00	10,062 50	10,000 00
Syracuse, N.Y., 1924, 4 p.c.....	10,000 00	10,102 50	10,200 00
Syracuse, N.Y., 1918-1921, 4½ p.c.....	44,000 00	44,834 16	44,880 00
Syracuse, N.Y., 1922, 4½ p.c.....	1,000 00	1,024 19	1,130 00
Syracuse, N.Y., 1923, 4½ p.c.....	1,000 00	1,026 11	1,040 00
Syracuse, N.Y., 1924-1927, 4½ p.c.....	44,000 00	45,343 73	46,420 00
Yonkers, 1924, 5 p.c.....	10,000 00	10,632 30	10,632 30
<i>Counties—</i>			
Schenectady, N.Y., 1954, 4½ p.c.....	2,000 00	2,097 16	2,280 00
Schenectady, N.Y., 1955, 4½ p.c.....	12,000 00	12,588 04	13,920 00
Schenectady, N.Y., 1956-1958, 4½ p.c.....	36,000 00	37,792 74	41,160 00
<i>Railway—</i>			
Grand Trunk Pacific, 1st mtge. (g'teed by Dom. of Can.) 1962, 3 p.c.....	53,460 00	42,500 70	33,679 80
Total deposited in United States.....	\$ 517,340 00	\$ 520,815 09	\$ 524,437 40
Total par, book and market values.....	\$ 617,060 00	\$ 617,267 89	\$ 598,785 67

# LOYAL PROTECTIVE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—S. A. ALLAN.

Secretary—F. R. PARKS.

Principal Office—Boston, Mass.

Chief Agent in Canada—WILLIAM ATKINS.

Head Office in Canada—Toronto.

(Incorporated 1909. Dominion license issued February 13, 1913.)

### CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....\$ 100,000 00

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz:—

<i>Governments—</i>	Par value.	Market value.
Prov. of Alberta, 1924, 4½ p.c.....	\$ 10,000 00	\$ 9,500 00
Prov. of Ontario, 1941, 4 p.c.....	13,000 00	11,310 00
Massachusetts State, 1941, 3 p.c.....	5,000 00	4,400 00
Massachusetts State, 1923, 3½ p.c.....	1,000 00	990 00
Massachusetts State, 1924, 3½ p.c.....	5,000 00	5,000 00
Massachusetts State, 1929, 3½ p.c.....	3,000 00	3,000 00
<i>City—</i>		
Vancouver, 1924, 4½ p.c.....	4,000 00	3,850 00

Total on deposit with Receiver General.....\$ 41,000 00 \$ 38,050 00

Carried out at market value.....\$ 38,050 00

### *Other Assets in Canada.*

Cash at head office.....	100 00
Cash in Standard Bank, Toronto.....	20,694 42
Interest accrued.....	500 00
Office furniture and plans.....	1,000 00
Total assets in Canada.....	\$ 60,344 42

### LIABILITIES IN CANADA.

Net amount of accident and sickness claims, unadjusted.....	\$ 17,637 00
Net amount of accident and sickness claims, resisted in suit (accrued in 1916).....	343 00
Net amount of unsettled accident and sickness claims.....	\$ 18,000 00
Reserve of unearned premiums, \$19,629; carried out at 80 per cent.....	15,703 20
Due and accrued for salaries, rent, advertising, agency and other expenses.....	767 39
Taxes due and accrued.....	1,618 21
Premiums paid in advance.....	2,371 00
Estimated cost of adjusting claims.....	100 00
Total liabilities in Canada.....	\$ 38,559 80

## SESSIONAL PAPER No. 8

## LOYAL PROTECTIVE—Continued.

## INCOME IN CANADA.

*Accident and Sickness Risks.*

Gross cash received for premiums.....	\$ 107,314 00
Deduct return premiums.....	440 82
Net cash received for said premiums.....	\$ 106,873 18
Received for interest.....	2,156 61
Received from policy fees.....	9,420 00
Received from agents' balances previously charged off.....	3 00
Total income in Canada.....	\$ 118,452 79

## EXPENDITURE IN CANADA.

*Accident and Sickness Risks.*

Net amount paid for claims occurring in previous years.....	\$ 15,561 68
Net amount paid for claims occurring during the year.....	43,494 20
Total net amount paid for accident and sickness claims.....	\$ 59,055 88
Paid for commission or brokerage.....	16,284 51
Salaries of head office officials, \$3,366.05; do of agents, \$3,396; travelling expenses; officials, \$97.65; agents, \$974.66.....	7,834 36
Taxes.....	3,306 95
Miscellaneous expenditure, viz.:—Advertising, \$654; postage, telegrams, telephones and express, \$1,893.95; printing and stationery, \$1,228.26; rent, \$787.50; office supplies, etc., \$322.92; exchange, \$78.38; medical examiners' fees, \$5; furniture and fixtures, \$16.75; insurance journals, etc., \$3; investigating claims, \$784.53; legal expenses, \$75; administration expenses, \$14,647.70; badges, \$101.96.....	20,598 95
Total expenditure in Canada.....	\$ 107,080 65

## RISKS AND PREMIUMS IN CANADA.

*Accident and Sickness Risks.*

Gross policies in force at end of 1916.....	5,835	\$ 26,644 50
Taken during the 1917, new and renewed.....	1,844	107,314 00
Total.....	7,679	\$ 133,958 50
Deduct terminated.....	1,527	104,515 00
Gross and net in force at December 31, 1917.....	6,152	\$ 29,443 50

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Book value of bonds and stocks owned.....	\$ 441,404 90
Cash on hand, in banks and in trust companies.....	125,827 14
Total ledger assets.....	\$ 567,232 04
Interest accrued.....	5,448 01
Gross assets.....	\$ 572,680 05
Deduct assets not admitted.....	10,754 90
Total admitted assets.....	\$ 561,925 15

## LIABILITIES.

Total amount of unpaid claims.....	\$ 100,000 00
Expenses of investigation and adjustment of unpaid claims (estimated).....	711 62
Total unearned premiums.....	122,153 17
Commission, brokerage, and other charges due or to become due.....	5,242 27
Salaries, rent, etc., due or accrued.....	300 00
Federal, state and other taxes due or accrued (estimated).....	21,380 00
Total liabilities.....	\$ 249,787 06
Capital stock paid up in cash.....	100,000 00
Surplus over all liabilities and capital stock.....	212,138 09
Total liabilities.....	\$ 561,925 15

8 GEORGE V, A. 1918

LOYAL PROTECTIVE—*Concluded.*

## INCOME.

Total net cash received for premiums.....	\$ 627,000 55
Policy fees required or represented by applications.....	61,450 00
Interest and dividends.....	19,224 00
Agents' balances previously charged off.....	264 53
Gross profits on sale or maturity of stocks.....	1,877 00
All other income.....	3 75
<b>Total income.....</b>	<b>\$ 709,819 83</b>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 354,730 08
Investigation and adjustment of claims.....	7,567 71
Policy fees retained by agents.....	60,125 50
Commission or brokerage.....	50,370 16
Salaries, fees and all other charges of officers, directors, trustees and home office employees	86,617 57
Salaries, travelling and all other expenses of agents not paid by commissions.....	25,584 59
Medical examiners' fees and salaries.....	271 00
Inspection (other than medical claim).....	101 44
Rents.....	8,707 54
State taxes on premiums, Insurance Department licenses and fees.....	13,880 17
All other fees and taxes.....	1,282 90
Paid stockholders for interest or dividends.....	10,000 00
Agents' balances charged off.....	946 95
Gross loss on sale or maturity of bonds.....	133 85
Gross decrease, by adjustment, in book value of bonds.....	78 06
All other disbursements.....	34,328 66
<b>Total disbursements.....</b>	<b>\$ 654,666 18</b>

## EXHIBIT OF PREMIIUS.

*Accident and Sickness.*

Premiums on policies written or renewed during the year.....	\$ 627,000 55
Premiums on policies expired and terminated.....	615,645 55
Premiums on policies in force at end of year.....	170,120 50

SESSIONAL PAPER No. 8

## MARYLAND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—JOHN T. STONE.

Secretary—JOHN A. HARTMAN.

Principal Office—Baltimore, Md., U.S.A.

Chief Agent in Canada—F. J. LIGHTBOURN.

Head Office in Canada—Toronto.

(Incorporated March 1898. Commenced business in Canada May 12, 1903.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 1,500,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders..*

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule A.)..... \$ 260,170 91

*Other Assets in Canada.*

Cash in head office.....	200 00
Cash in banks and loan company, viz:—	
Central Canada Loan and Savings Co., Toronto.....	\$ 9,961 52
Royal Bank of Canada, Montreal.....	3,302 47
Royal Bank of Canada, Toronto.....	16,321 57

Total cash in banks and loan company..... 29,585 56

Interest accrued..... 1,237 48

Deposited with Workmen's Compensation Board, Province of Manitoba..... 5,133 09

Agents' balances and premiums uncollected, viz:—

Accident.....	\$ 8,169 90
Automobile.....	492 22
Burglary.....	2,561 49
Employers' Liability (\$233.08 on business written prior to Oct. 1, 1917.).....	10,993 89
Guarantee (\$320.15 on business written prior to Oct. 1, 1917).....	16,546 63
Plate Glass (\$314.14 on business written prior to Oct. 1, 1917).....	1,434 47
Sickness.....	8,149 90
Sprinkler Leakage.....	2,466 79
Steam Boiler.....	4,489 17

Total outstanding premiums \$55,304.46 (less \$13,641 commission)..... 41,663 46

Total assets in Canada..... \$ 337,990 50

## LIABILITIES IN CANADA.

Unsettled claims:—

Accident, unadjusted.....	\$ 13,200 00
Automobile, unadjusted.....	500 00
Burglary, unadjusted.....	650 00
Employers' Liability, unadjusted.....	24,000 00
Guarantee, unadjusted (\$3,720 accrued prior to 1917).....	10,200 00
Plate Glass, unadjusted (\$28 accrued prior to 1917).....	1,000 00
Sickness, unadjusted.....	14,300 00
Sprinkler Leakage, unadjusted.....	12,500 00
Steam Boiler and Fly Wheel, unadjusted.....	300 00

Total net amount of unsettled claims..... \$ 76,650 00

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## MARYLAND CASUALTY—Continued.

## LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums, viz:—

Accident.....	\$ 28,990 04
Automobile.....	8,679 97
Burglary.....	23,715 76
Employers' Liability.....	14,464 06
Guarantee.....	16,427 74
Plate Glass.....	5,859 95
Sickness.....	29,004 41
Sprinkler Leakage.....	28,899 22
Steam Boiler.....	30,216 91

Total reserve, \$186,258.06; carried out at 80 per cent..... \$ 149,006 45  
 Taxes due and accrued..... 4,000 00

Total liabilities in Canada..... \$ 229,656 45

## INCOME IN CANADA.

Premiums.	Class of Business.				
	Accident.	Automobile.	Burglary.	Employers' Liability.	Guarantee.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	69,958 25	21,818 12	33,631 00	101,762 16	34,997 04
Less return premiums.....	10,458 91	3,474 62	3,473 27	13,502 86	12,338 72
Net cash received.....	59,499 34	18,343 50	30,157 73	88,259 30	22,658 32

Premiums.	Class of Business.			
	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler and Fly Wheel.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	8,571 38	68,286 30	34,838 28	25,823 34
Less return premiums.....	1,582 67	10,358 91	5,508 85	3,431 30
Net cash received.....	6,988 71	57,927 39	29,329 43	22,392 04

Net cash received for premiums for all classes of business..... \$ 335,555 76  
 Cash received for interest on investments ..... 12,476 59

Total income in Canada..... \$ 348,032 35



## SESSIONAL PAPER No. 8

## MARYLAND CASUALTY—Continued.

## EXPENDITURE IN CANADA.

Premiums.	Class of Business.				
	Accident.	Automobile.	Burglary.	Employers' Liability.	Guarantee.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net amount paid for claims occurring in previous years	11,635 51		96 78	15,192 59	6,459 84
Paid for claims occurring during the year	18,913 50	1,172 30	1,869 55	38,218 79	6,987 16
Less reinsurance			25 00	2,915 39	2,185 25
Net payment for said claims			1,835 55	35,303 40	4,801 91
Total net payment for claims	30,547 01	1,172 30	1,932 33	50,495 99	11,261 75

Premiums.	Class of Business.			
	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler and Fly Wheel.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net amount paid for claims occurring in previous years	523 46	4,324 00	1,989 93	
Paid for claims occurring during the year	3,143 95	24,867 88	9,693 35	463 93
Less savings and salvage			141 43	
" reinsurance	96 00			
Net payment for said claims	3,047 95		9,551 92	
Total net payment for claims	3,571 41	29,191 88	11,541 87	463 93

Total net payments for claims for all classes of business	\$ 140,178 47
Commission and brokerage	95,958 20
Taxes	7,241 65
Salaries, fees and travelling expenses:—Salaries:—Head Office, \$3,752; travelling expenses, \$424 24	4,176 24
Miscellaneous expenditure, viz.:—Fire departments, patrol and salvage corps assessments, \$18 23; inspections and surveys, \$7,924 16; legal expenses, \$102; duty, \$397 09; branch claim expenses, \$9,835 80; postage, telegrams, telephones, express and duty, \$573 26; printing and stationery, \$586 83; rents, \$390; underwriters' boards, associations, etc., \$435 36; Manitoba Workmen's Compensation Board, \$2,099 81	22,362 54
Total expenditure in Canada	\$ 269,917 10

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## MARYLAND CASUALTY—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.								
	Accident.			Automobile.			Burglary.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	3,037	11,806,480	47,517 97	230	2,300,000	10,680 27	757	3,048 218	15,779 48
Taken in 1917, new and renewed.....	4,539	18,210,625	70,790 81	467	2,230,600	21,628 42	804	11,362,300	34,881 72
Totals.....	7,576	30,014,105	118,308 78	697	4,530,600	32,308 69	1,561	14,410,518	50,661 20
Less ceased.....	4,051	14,842,368	60,328 69	342	2,758,500	14,948 75	761	3,428,918	15,002 38
Gross and net in force at end of 1917.....	3,525	15,171,737	57,980 09	355	1,772,100	17,359 94	800	10,981,600	35,658 82

Risks and Premiums.	Class of Business.							
	Employers' Liability.			Guarantee.			Plate Glass.	
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$ cts.
Gross in force at end of 1916...	370	1,730,500	27,786 34	413	2,392,024	50,041 06	460	9,793 15
Taken in 1917, new and renewed	526	3,360,816	108,240 13	413	3,231,203	33,304 58	423	9,002 00
Totals .....	896	5,091,316	136,026 47	826	5,623,227	83,345 64	883	18,795 15
Less ceased.....	431	1,924,386	107,192 26	561	3,838,110	51,122 32	399	8,088 43
Gross and net in force at end of 1917.....	465	3,166,930	28,834 21	265	1,785,117	32,223 32	484	10,706 72

Risks and Premiums.	Class of Business.							
	Sickness.		Sprinkler Leakage.		Steam Boiler and Fly Wheel.			
	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.	
	\$ cts.		\$	\$ cts.		\$	\$ cts.	
Gross in force at end of 1916.....	37,335 54	381	3,642,833	34,063 03	253	5,121,733	41,713 43	
Taken in 1917, new and renewed....	70,690 80	448	4,594,920	33,884 43	196	2,476,000	27,659 10	
Totals.....	108,026 34	829	8,237,753	67,947 46	449	7,597,733	69,372 53	
Less ceased.....	50,017 52	250	1,780,681	20,077 28	134	2,349,900	17,500 25	
Gross and in force at end of 1917....	58,008 82	579	6,457,072	47,870 18	315	5,247,833	51,872 28	

## SESSIONAL PAPER No. 8

## MARYLAND CASUALTY—Continued.

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

Cities—	Par value.	Market value.
Brandon, 1934, 4½ p.c. ....	\$ 10,000 00	\$ 8,900 00
Charlottetown, 1927, 4 p.c. ....	10,000 00	9,000 00
Edmonton, 1919, 4½ p.e. ....	28,000 00	27,160 00
Edmonton, 1933, 4½ p.c. ....	18,493 33	15,904 26
Edmonton, 1944, 4½ p.e. ....	7,000 00	5,740 00
London, 1919-1920, 4½ p.e. ....	10,000 00	9,850 00
Peterborough, 1937, 4½ p.c. ....	17,000 00	16,320 00
Quebec, 1922, 4½ p.e. ....	20,000 00	19,400 00
St. Boniface, 1928, 5 p.c. ....	10,000 00	9,500 00
St. Catharines, 1922, 4½ p.e. ....	5,000 00	4,850 00
Toronto, 1929, 3½ p.e. ....	38,933 33	33,871 99
Vancouver, 1946, 4 p.e. ....	10,000 00	7,700 00
Victoria, 1921, 4 p.c. ....	25,306 67	23,788 27
Victoria, 1937, 4 p.c. ....	9,733 33	7,981 33
Town—		
Amherst, 1938, 4½ p.c. ....	15,000 00	13,500 00
Railways—		
C.N.R., Ontario Div., 1st Mtge. (g'teed. by Province of Manitoba), 1930, 4 p.c. ....	44,773 33	38,505 06
C.N.R. Winnipeg Term., (g'teed. by Province of Manitoba), 1939, 4 p.c. ....	10,000 00	8,200 00
Total on deposit with Receiver General.....	\$ 289,239 99	\$ 260,170 91

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## INCOME.

Net cash received for premiums.....	\$12,518,383 98
Interest and dividends.....	337,719 17
Rents.....	118,230 25
Proportion of co-insurance premiums on coal mines to be remitted by us.....	127,493 92
Gross profit on sale or maturity of bonds.....	1,260 00
Gross increase, by adjustment, in book value of bonds and stocks.....	18,947 65
Total income.....	\$13,122,034 97

## DISBURSEMENTS.

Net amount paid policyholders for claims.....	\$ 4,941,763 74
Investigation and adjustment of claims.....	772,666 86
Cash paid stockholders for interest and dividends.....	300,000 00
Commission or brokerage to agents (less received on return premiums and reinsurance).....	2,141,286 26
Salaries, travelling and all other expenses of agents not paid by commission.....	242,573 64
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	388,176 22
Salaries and expenses of pay-roll auditors.....	73,841 42
Inspections (other than medical and claim).....	323,978 79
Rents.....	57,190 92
State taxes on premiums, Insurance Department licenses and fees.....	193,730 86
Taxes on real estate.....	28,458 44
All other licenses, fees and taxes.....	79,019 64
Agents' balances previously charged off.....	21,631 46
Gross decrease, by adjustment, in book value of ledger assets.....	209,779 39
All other disbursements.....	274,561 73
Total disbursements.....	\$10,048,659 37

## LEDGER ASSETS.

Book value of real estate.....	\$ 1,540,899 15
Mortgage loans on real estate, first liens.....	54,401 33
Loans on collaterals.....	25,397 00
Book value of bonds and stocks.....	8,036,566 25
Cash on hand, in trust companies and in banks.....	862,239 99
Agents' balances and bills receivable.....	57,612 19
Reinsured losses due from other companies.....	19,802 94
Premiums in course of collection.....	2,582,241 51
Total ledger assets.....	\$13,179,160 36

8 GEORGE V, A. 1918

MARYLAND CASUALTY—*Concluded.*

## NON-LEDGER ASSETS.

Interest accrued.....	\$ 58,877 00
Other non-ledger assets.....	73,028 23
Total.....	\$13,311,065 59
Deduct assets not admitted.....	608,659 64
Total admitted assets.....	\$12,702,405 95

## LIABILITIES.

Net amount of unpaid claims and expenses of settlement.....	\$ 3,290,421 79
Total unearned premiums.....	5,210,104 53
Commissions, brokerage and other charges due or to become due to agents or brokers ..	443,144 03
Federal, state and other taxes due or accrued (estimated).....	258,716 13
Salaries, rents, expenses, etc., due or accrued.....	23,717 90
Reinsurance due.....	57,243 54
Voluntary additional reserve.....	250,000 00
All other liabilities.....	127,493 92
Total liabilities, except capital.....	\$ 9,660,841 84
Capital stock paid up in cash.....	1,500,000 00
Surplus over capital and other liabilities.....	1,541,564 11
Total liabilities.....	\$12,702,405 95

## EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated, during the year.	Net Premiums in force at Dec. 31, 1917.
	\$ cts.	\$ cts.	\$ cts.
Accident.....	992,670 93	910,128 93	686,147 70
Health.....	595,130 79	492,845 33	416,133 69
Liability.....	4,678,891 60	4,002,703 74	2,607,978 82
Plate Glass.....	391,218 04	342,591 43	333,962 57
Steam Boiler.....	484,643 98	385,375 70	946,334 52
Burglary and theft.....	561,769 23	451,293 09	580,575 25
Sprinkler.....	310,221 96	244,231 86	353,701 80
Fly-Wheel.....	68,569 81	47,025 36	101,609 12
Auto and Teams (Property Damage).....	620,226 97	483,881 31	438,234 48
Workmen's Collective.....	41,395 93	39,202 23	16,020 06
Fidelity.....	334,210 81	308,551 85	226,163 09
Surety.....	1,300,191 95	1,180,524 41	1,027,710 08
Physicians' Defence.....	33,281 83	36,698 87	28,134 27
Workmen's Compensation.....	5,386,266 84	4,540,736 33	2,395,411 88

SESSIONAL PAPER No. 8

## MERCHANTS CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—M. J. McMICHAEL.

Vice-President and General Manager—L. M. FINGARD.

Secretary-Treasurer—CHAS. E. HANSLIP.

Head Office—Winnipeg, Man.

(Incorporated as "Merchants Casualty Company" under authority of chap. 117 of Statutes of Manitoba, 1913. Dominion license issued March 2, 1914.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	\$ 500,000 00
Amount paid thereon in cash.....	64,565 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Mortgage loans on real estate, first liens.....	\$ 31,950 00
Bonds and debentures owned, viz.:—	

On deposit with Receiver General, viz.:—

Governments—	Par value.	Book value.	Market value.
Dominion of Canada War Loan, 1931, 5 p.c....	\$ 50,000 00	\$ 48,166 30	\$ 48,700 00
Province of Alberta, 1923, 4½ p.c.....	30,000 00	28,599 00	28,800 00
Province of Manitoba, 1926, 5 p.c.....	5,000 00	4,875 00	4,950 00
Province of Saskatchewan, 1925, 5 p.c.....	10,000 00	9,400 00	9,900 00
Cities—			
Regina, 1918, 6 p.c.....	5,000 00	5,025 00	5,050 00
St. Boniface, 1942, 5 p.c.....	10,000 00	9,290 00	9,200 00
Towns—			
Macleod, 1933, 6 p.c.....	5,000 00	4,925 00	4,900 00
Humboldt, 1937 to 1943, 6 p.c.....	16,222 16	15,200 65	15,573 24
Galt, 1943, 5 p.c.....	1,000 00	981 70	980 00
Welland, 1933, 5 p.c.....	6,000 00	5,665 80	5,820 00

Total on deposit with Receiver General. \$ 138,222 16 \$ 132,128 45 \$ 133,873 24

Held by the Company, viz.:—

Province of Ontario, 1926, 4 p.c.....	15,000 00	12,900 00	12,900 00
City of London, 1922, 5½ p.c.....	8,000 00	7,828 80	7,828 80
Greater Winnipeg Water Dist., 1922, 5 p.c.....	3,000 00	2,841 07	2,841 07

Total, par, book and market values. \$ 164,222 16 \$ 155,698 32 \$ 157,443 11

Carried out at book value.....	155,698 32
Cash at head office and eastern office, Toronto, Ont.....	20,752 19
Cash in Standard Bank, Winnipeg.....	15,383 57
Agents' ledger balances.....	6,330 68
Total ledger assets.....	\$ 230,114 76

## OTHER ASSETS.

Market value of bonds and debentures over book value.....	1,744 79
Interest due, \$973 32; accrued, \$2,912 33.....	3,885 65
Furniture and fixtures (less depreciation).....	12,828 93
Total assets.....	\$ 248,574 13

8 GEORGE V, A. 1918

MERCHANTS CASUALTY—*Concluded.*

## LIABILITIES.

Net amount of accident and sickness claims, unadjusted.....	\$ 45,000 00
Advance premium payments and premiums unearned, \$104,160.75; carried out at 100 per cent.....	104,160 75
Salaries, rent, advertising, agency and other expenses due and accrued.....	2,510 51
Taxes due and accrued.....	16,000 00
<b>Total liabilities.....</b>	<b>\$ 167,671 26</b>
Surplus of assets over liabilities.....	\$ 80,902 87
Capital stock paid in cash.....	64,565 00
<b>Surplus over liabilities and paid up capital.....</b>	<b>\$ 16,337 87</b>

## INCOME.

Gross cash received for premiums.....	\$ 465,757 21
Deduct return premiums.....	3,435 92
Net cash received for premiums.....	\$ 462,321 29
Interest and dividends.....	6,635 22
Membership fees.....	192,595 00
<b>Total.....</b>	<b>\$ 661,551 51</b>
Received for increased capital.....	7,675 00
<b>Total income.....</b>	<b>\$ 669,226 51</b>

## EXPENDITURE.

Net amount paid for claims occurring in previous years.....	\$ 28,887 87
Net amount paid for claims occurring during the year.....	125,435 87
<b>Total net amount paid for accident and sickness claims.....</b>	<b>\$ 154,323 74</b>
Amount of dividends paid during the year.....	59,800 57
Commission or brokerage (including \$192,595 membership fees retained by agents).....	267,135 72
Paid for: Salaries of officials, \$76,735 79; Salaries of agents, \$3,114 40; directors' fees, \$325; travelling expenses, \$8,544 08.....	88,719 27
Taxes.....	8,326 90
Miscellaneous expenditure, viz.: Advertising, \$8,003 64; furniture and fixtures, \$4,709.18; legal expenses, \$1,853 13; postage, telegrams, telephone and express, \$10,088 10; printing and stationery, \$9,549 96; rent, \$12,400 68; accounts written off, \$2,709.23; general expenses, \$2,950 72; fire bonds, etc., premiums, \$1,377.74.....	53,642 38
<b>Total expenditure.....</b>	<b>\$ 631,948 58</b>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December, 31, 1916.....	\$ 192,836 83
Amount of cash income.....	669,226 51
<b>Total.....</b>	<b>\$ 862,063 34</b>
Amount of cash expenditure.....	631,948 58
<b>Balance net ledger assets at December 31, 1917.....</b>	<b>\$ 230,114 76</b>

## RISKS AND PREMIUMS.

*Accident and Sickness Risks.*

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	28,512	\$ 10,435,392	\$ 31,078 08
Taken during the year.....	38,519	14,097,954	41,985 71
<b>Total.....</b>	<b>67,031</b>	<b>\$ 24,533,346</b>	<b>\$ 73,063 79</b>
Deduct terminated.....	26,881	9,838,446	29,300 29
<b>Gross and net in force at December 31, 1917.....</b>	<b>40,150</b>	<b>\$ 14,694,900</b>	<b>\$ 43,763 50</b>

# THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—L. N. DUPUIS.

Vice-Presidents—C. ROBILLARD, M.P.P., W. E. HAYES and G. E. LARIN, M.D.

Managing Director—J. G. DUBEAU.

Secretary—J. C. H. DUSSAULT.

Head Office—Montreal.

(Incorporated as "The National Weekly Indemnity Company" under the authority of chap. 124 of the Statutes of Quebec of 1909. Incorporated as "The Merchants' and Employers' Guarantee and Accident Company," April 4, 1911, by an Act of the Parliament of Canada 1-2 George V, chap. 118. Dominion license issued March 18, 1913.)

## CAPITAL.

Amount of capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	500,000 00
Amount paid in cash.....	99,500 00
Amount of premium on capital stock paid in by stockholders.....	46,325 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate (less encumbrances) (Properties in Montreal).....	\$ 41,930 35
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	10,100 00

	Par value.	Book value.	Market value.
Bonds and debentures owned by the Company, viz.:			
Dominion of Canada, two year notes, 1919, 5 p.c.	\$ 15,000 00	\$ 14,623 98	\$ 14,623 98
Dominion of Canada, Victory Loan, (10 per cent of subscription) 1922, 5½ p.c.....	500 00	500 00	500 00
*City of Kamloops, B.C., 1938, 6 p.c.....	10,000 00	9,800 00	9,900 00
<i>Towns—</i>			
*Pointe aux Trembles, 1953, 6 p.c.....	8,000 00	8,311 20	7,920 00
*Pointe aux Trembles, 1953, 6 p.c.....	2,000 00	2,077 80	1,980 00
Sault au Recollet, 1954, 6 p.c.....	10,000 00	10,000 00	11,100 00
Shawinigan Falls, 1945, 5½ p.c.....	15,000 00	14,362 50	14,850 00
<i>Villages—</i>			
*Ormstown, 1952, 5 p.c.....	25,000 00	23,960 00	21,750 00
<i>Municipality—</i>			
*Cartierville, 1942, 5 p.c.....	3,000 00	3,000 00	2,880 00
Total par, book and market values.....	\$ 88,500 00	\$ 86,635 48	\$ 85,503 98

Carried out at book value.....	86,635 48
Cash at head office.....	200 00
Cash in Bank of Hochelaga, Montreal.....	16,843 78

Total ledger assets.....	\$ 155,709 61
Deduct market value of bonds and debentures under book value.....	1,131 50

\$ 154,578 11

\*On deposit with Receiver General.

8 GEORGE V, A. 1918

## THE MERCHANTS' AND EMPLOYERS'—Continued.

## OTHER ASSETS.

Interest accrued.....	\$	1,255 63
Gross premiums due and uncollected—		
Accident (\$70 25 on business prior to Oct. 1, 1917).....	\$	194 25
Automobile (\$213.38 on business prior to Oct. 1, 1917).....		1,224 38
Employers' Liability (\$6,059 on business prior to Oct. 1, 1917).....		12,775 32
Perfect Protection (Health and Accident) (\$238.74 on business prior to Oct. 1, 1917).....		773 54
Plate Glass (\$713.07 on business prior to Oct. 1, 1917).....		3,340 80
Sickness (\$75.25 on business prior to Oct. 1, 1917).....		213 26
Total.....	\$	18,521 55
Deduct commission \$3,648.80 less advances, (\$1,890.89).....		1,757 71
Net premiums due and uncollected.....		16,763 84
Office fixtures.....		3,605 10
Other assets.....		3,837 76
Total assets.....	\$	180,040 44

## LIABILITIES.

Unsettled claims—		
Automobile, unadjusted.....	\$	520 00
Automobile, resisted, in suit.....		350 00
Total net amount of automobile claims unsettled (\$200 accrued in previous years).....	\$	870 00
Employers' Liability, adjusted.....	\$	4,000 00
Employers' Liability, resisted, in suit.....		2,150 00
Total net amount of employers' liability claims unsettled.....	\$	6,150 00
P.P. (Health and Accident) unadjusted.....	\$	6,000 00
Plate Glass, unadjusted.....	\$	1,252 76
Plate Glass, resisted, in suit.....		87 00
Total net amount of plate glass claims, unsettled.....		1,339 76
Total net amount of unsettled claims.....	\$	14,359 76
Reserve of unearned premiums—		
Accident.....	\$	726 69
Automobile.....		4,491 56
Employers' Liability.....		22,143 71
Plate Glass.....		21,414 88
Sickness.....		766 25
Total, \$49,543.09; carried out at 80 per cent (\$39,634 47 and \$2,353 40 Perfect Protection, Health and Accident premiums paid in advance).....		41,987 87
Taxes due and accrued.....		1,964 82
Reserve for agents' balances.....		3,000 00
Total liabilities.....	\$	61,312 45
Surplus of assets over liabilities.....	\$	118,727 99
Capital stock paid in cash.....		99,500 00
Surplus over all liabilities and capital.....	\$	19,227 99



## SESSIONAL PAPER No. 8

## THE MERCHANTS' AND EMPLOYERS'—Continued.

## INCOME.

Premiums.	CLASS OF BUSINESS.					
	Accident.	Automobile.	Employers' Liability.	Perfect Protection (Health and Accident)	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	2,260 83	18,351 96	90,626 14	41,724 80	26,946 64	1,486 49
Less reinsurance.....	403 26					87 50
Less return premiums....	458 65	5,820 75	15,220 18	318 67	6,887 25	327 46
Total deduction.....	861 91					414 96
Net cash received.....	1,398 92	12,531 21	75,405 96	41,406 13	20,059 39	1,071 53
<hr/>						
Net cash received for premiums for all classes of business.....						\$ 151,873 14
Cash received for interest on investments .....						6,153 70
Rents.....						1,156 17
Policy fees.....						15,099 00
Premium on capital stock.....						586 00
Total.....						\$ 174,863 01
Received for calls on capital.....						1,220 00
Total income.....						\$ 176,083 01

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.				
	Automobile.	Employers' Liability.	Perfect Protection (Health and Accident)	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net amount paid for claims occurring in previous years .....	1,888 13	8,866 75	3,597 97	1,082 39	
Paid for claims occurring during the year. ....	2,028 35	23,674 14	17,144 14	7,576 42	24 39
Total net payment for claims.....	3,916 48	32,540 89	20,742 11	8,658 81	24 39
Total net payments for claims for all classes of business..... \$ 65,832 68					
Dividends paid stockholders..... 5,958 00					
Commission and brokerage (including \$15,017 policy fees retained by agents) ..... 50,755 70					
Taxes..... 3,302 69					
Salaries, fees and travelling expenses:—Salaries: head office, \$15,656 34; general and special agents, \$4,883; fees: directors, \$2,295; auditors, \$325; travelling expenses, \$2,326 90 ..... 25,486 24					
Miscellaneous expenditure, viz.:—Advertising, \$1,224 36; entertainment, \$25 50; furniture and fixtures, \$1,663 36; real estate expenses, \$2,837 60; legal expenses, \$205; medical examiners' fees, \$1,261; postage, telegrams, telephones and express, \$1,654 06; printing and stationery, \$2,604 17; rents, \$545 32; general expenses, \$2,058 69; exchange and collection, \$59 49; commission on stock, \$153..... 14,291 55					
Total expenditure..... \$ 165,676 86					

8 GEORGE V, A. 1918

THE MERCHANTS' AND EMPLOYERS'—*Concluded.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916.....	\$ 145,298 46
Amount of cash income.....	176,088 01
Total.....	\$ 321,386 47
Total amount of expenditure.....	165,676 86
Balance of net ledger assets at December 31, 1917.....	\$ 155,709 61

## SUMMARY OF RISKS AND PREMIUMS.

Risk and Premiums.	CLASS OF BUSINESS.								
	Accident.			Accident and Sickness Combined.			Automobile.		
	No.	Amount.	Pre-miums.	No.	Amount.	Monthly Pre-miums.	No.	Amount.	Pre-miums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	65	162,800	913 42	2,378	1,002,615	2,918 73	128	1,280,000	8,061 28
Taken in 1917—									
New.....	92	231,000	1,483 33	3,025	1,121,475	3,721 90	215	2,150,000	13,259 09
Renewed.....	49	167,600	773 25				81	810,000	5,256 35
Totals.....	206	561,400	3,170 00	5,403	2,124,090	6,640 63	424	4,240,000	26,576 72
Less ceased.....	69	317,075	1,348 12	2,739	1,041,720	4,111 15	259	2,590,000	17,593 59
Gross in force at end of 1917.....	137	244,325	1,821 88	2,664	1,082,370	2,529 48	165	1,650,000	8,983 13
Less reinsured.....		125,500	368 49						
Net in force at end of 1917.....	137	118,825	1,453 39	2,664	1,082,370	2,529 48	165	1,650,000	8,983 13

Risk and Premiums.	CLASS OF BUSINESS.						
	Employers' Liability.			Plate Glass.		Sickness.	
	No.	Amount.	Pre-miums.	No.	Pre-miums.	No.	Pre-miums.
		\$	\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1916.....	564	5,670,000	39,769 24	738	17,205 87	28	502 76
Taken in 1917—New.....	233	2,330,000	17,612 35	1,502	25,045 06	69	1,331 75
Renewed.....	426	4,270,000	37,385 09	199	1,724 95	19	329 50
Totals.....	1,223	12,270,000	94,766 68	2,439	43,975 88	116	2,164 01
Less ceased.....	633	6,330,000	50,479 26	642	9,353 65	28	526 50
Gross in force at end of 1917.....	590	5,940,000	44,287 42	1,797	34,622 23	88	1,637 51
Less reinsured.....							105 00
Net in force at end of 1917.....	590	5,940,000	44,287 42	1,797	34,622 23	88	1,532 51

SESSIONAL PAPER No. 8

**\*THE GRAND LODGE OF THE LOYAL ORDER OF THE MOOSE IN  
THE DOMINION OF CANADA.**

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Grand Dictator—NORMAN G. HEYD.

Grand Past Dictator—F. BEARD.

Grand Vice-Dictator—J. P. HAMILTON.

Grand Secretary—R. H. BRANDON.

Principal Office—Toronto.

(Incorporated April 1, 1912, by an Act of the Parliament of Canada, 2 George V, chap. 124. Dominion  
license issued November 3, 1913.)

(For List of Officers, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, first liens.....				\$	1,450 00
Bonds and debentures on deposit with Receiver General, viz.:					
	Par value.	Book value.	Market value.		
<i>Cities—</i>					
Medicine Hat, 1942, 5 p.c.....	\$ 11,000 00	\$ 10,570 48	\$ 9,680 00		
Kamloops, 1937, 5 p.c.....	500 00	500 00	450 00		
Total on deposit with Receiver General.....	\$ 11,500 00	\$ 11,070 48	\$ 10,120 00		
Carried out at book value.....					11,070 48
Cash in Royal Bank, Toronto.....					830 84
Total ledger assets.....				\$	13,351 32
Deduct market value of bonds and debentures under book value.....					950 48
				\$	12,400 84

OTHER ASSETS.

Loans to subordinate lodges.....	450 00
Interest accrued.....	143 75
Total assets.....	\$ 12,994 59

LIABILITIES.

Advances by Supreme Lodge.....	\$ 12,939 50
Excess of assets over liabilities.....	\$ 55 09

INCOME.

Net cash received for sickness premiums.....	\$ 1,073 50
Received for interest.....	712 72
Total income.....	\$ 1,786 22

\*This Company ceased to transact business in Canada as July 1, 1917 and has made application for the release of its securities deposited with the Receiver General.

8 GEORGE V, A. 1918

THE MOOSE—*Concluded.*

## EXPENDITURE.

Total net amount paid for sickness claims.....	\$	853 86
Paid for: salaries of officials, \$780; directors' fees, \$121.55; actuary's fees, \$75.....		976 55
Paid for taxes.....		2 03
Miscellaneous expenditure, viz.: advertising, \$64.25; postage, telegrams, telephone and express, \$41.44; printing and stationery, \$64; exchange, \$3.25.....		172 94
Total expenditure.....	\$	<u>2,005 38</u>

## SESSIONAL PAPER No. 8

# THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—SPENCER JOHN PORTAL.

Secretary—T. B. MULLINGS.

Principal Office—London, England.

Chief Agent in Canada—J. H. EWART.

Head Office in Canada—Toronto.

(Established by Deed of Settlement in 1854. Registered in 1862 under the Companies' Act, 1862, as an unlimited company; incorporated under the Companies' Act, 1862 to 1883, as a limited company, June 17, 1885. Dominion license issued April 4, 1907. Name changed from the National Provincial Plate Glass Insurance Company, Limited, to the above name in June, 1912.)

## CAPITAL.

Amount of joint stock capital authorized. £50,000.....	\$ 243,333 33
Amount subscribed and paid in cash, £20,325.....	99,888 33

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Canada stock, 1930/1950, 3½ p.c.....	\$ 2,433 33	\$ 1,873 66
Canada stock, 1940/1960, 4 p.c.....	3,893 33	3,270 40
British Consols, 1923 or later, 2½ p.c.....	4,866 67	2,725 34
British War Loan stock, 1929/1947, 5 p.c.....	5,353 33	5,085 66
Total on deposit with Receiver General.....	\$ 16,546 66	\$ 12,955 06

Carried out at market value.....	\$ 12,955 06
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*Other Assets in Canada.*

Agents' balances and premiums uncollected (plate glass).....	160 58
Total assets in Canada.....	\$ 13,115 64

## LIABILITIES IN CANADA.

Net amount of plate glass claims, adjusted and unpaid.....	\$ 1,395 34
Reserve of unearned premiums, \$12,650.22; carried out at 80 per cent.....	10,120 17
Total liabilities in Canada.....	\$ 11,515 51

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 18,081 00
Deduct return premiums.....	2,824 69
Total net cash received for plate glass premiums.....	\$ 15,256 31
Total income in Canada.....	\$ 15,256 31

8 GEORGE V, A. 1918

THE NATIONAL PROVINCIAL PLATE GLASS—*Concluded.*

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$	46 45	
Amount paid for claims occurring during the year.....	\$	6,975 47	
Deduct salvages.....		32 00	
Net amount paid for said claims.....	\$	6,943 47	
Total net amount paid for plate glass claims.....	\$		6,989 92
Commission or brokerage.....			5,973 01
Taxes.....			636 57
Miscellaneous expenditure: Printing and stationery, \$63.94; postage, telegrams, telephones and express, \$15.34 .....			79 28
Total expenditure in Canada.....	\$		13,683 78

## RISKS AND PREMIUMS IN CANADA.

	<i>Plate Glass Risks.</i>	<i>Premiums.</i>
Policies in force at date of last statement.....	\$	22,220 35
Taken during the year, new .....		11,996 61
Taken during the year, renewed.....		5,777 94
Total.....	\$	39,994 90
Deduct terminated.....		17,006 69
Gross and net in force at December 31, 1917.....	\$	22,988 21

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## NATIONAL SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—W. B. JOYCE.

Secretary—H. J. HEWITT.

Principal Office—New York.

Joint Chief Agents in Canada—REED, SHAW AND McNAUGHT.

Head Office in Canada—Toronto.

(Incorporated February 24, 1897. Dominion license issued November 30, 1910.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 4,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts. on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Westmount, 1954, 4 p.c.....	\$ 15,000 00	\$ 12,300 00
Town of Maisonneuve, 1950, 4½ p.c.....	54,000 00	44,280 00
Total on deposit with Receiver General.....	\$ 69,000 00	\$ 56,580 00
Carried out at market value.....		\$ 56,580 00

*Other Assets in Canada.*

Bond on deposit with Province of Quebec, viz.:—

Town of Maisonneuve, 1954, 5 p.c.....	\$ 50,000 00	\$ 47,000 00
Carried out at market value.....		47,000 00
Cash in banks, viz.:—		
Royal Bank of Canada, Toronto.....	\$ 9,810 40	
Home Bank of Canada, Toronto.....	1,240 51	
Total cash in banks.....		11,050 91
Interest accrued.....		921 67
Agents' balances and premiums uncollected (guarantee).....		11,788 88
Total assets in Canada.....		\$ 127,341 46

## LIABILITIES IN CANADA.

Total net amount of guarantee claims, unadjusted.....	\$ 20,246 31
Reserve of unearned premiums, \$43,745.58, carried out at 80 per cent.....	34,996 46
Taxes due and accrued.....	1,000 00
Total liabilities in Canada.....	\$ 56,242 77

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 83,856 78
Deduct return premiums.....	8,172 78
Total net cash received for guarantee premiums.....	\$ 75,684 00
Received for interest and dividends.....	5,649 56
Total income in Canada.....	\$ 81,333 56

8 GEORGE V., A. 1918

## NATIONAL SURETY—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years .....	\$ 13,750 47
Deduct recoveries.....	3,851 26
Net amount paid for said claims.....	\$ 9,899 21
Amount paid for claims occurring during the year.....	\$ 21,667 67
Deduct savings and salvage.....	5,982 08
Net amount paid for said claims.....	\$ 15,685 59
Total net amount paid for claims.....	\$ 25,584 80
Paid for commission or brokerage.....	29,506 02
Paid for taxes.....	2,435 45
Miscellaneous expenditure, viz.:—Advertising, \$1.25; postage, telegrams, telephones and express, \$90.68; printing and stationery, \$35.25; legal expenses, \$7.70; underwriters' boards, tariff associations, etc., \$91.58;.....	226 46
Total expenditure in Canada.....	\$ 57,752 73

## RISKS AND PREMIUMS IN CANADA.

<i>For Guarantee Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	819	\$ 12,262,399	\$ 66,277 14
Policies taken during the year, new and renewed.....	1,042	17,313,525	90,590 52
Total.....	1,861	\$ 29,575,924	\$156,867 66
Deduct terminated .....	941	14,575,999	73,450 68
Gross and net in force at December 31, 1917.....	920	\$ 14,999,925	\$ 83,416 98

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## INCOME.

Net cash received for premiums.....	\$ 5,394,331 45
Inspections.....	2,786 83
Interest and dividends.....	524,384 40
Rents.....	4,137 44
Agents' balances previously charged off.....	269 01
Gross profit on sale or maturity of real estate, bonds and stocks.....	1,751 85
Borrowed money.....	765,000 00
Income received from other sources .....	92,742 87
Total income.....	\$ 6,785,403 85

## DISBURSEMENTS.

Net amount paid policyholders for claims.....	\$ 1,096,183 59
Investigation and adjustment of claims.....	133,777 49
Cash paid stockholders for interest or dividends.....	490,008 00
Commission or brokerage (less received on return premiums and reinsurance).....	1,290,297 25
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	687,274 29
Salaries, travelling and all other expenses of agents not paid by commissions.....	222,355 90
Inspections (other than medical and claim).....	2,767 70
Rents.....	54,696 31
Taxes on real estate.....	3,672 40
State taxes on premiums, Insurance Department licenses and fees .....	108,232 29
All other licenses, fees and taxes.....	28,824 95
Borrowed money.....	645,000 00
Interest on borrowed money.....	3,957 68
Gross on sale or maturity of bonds, stocks and real estate.....	62,846 70
Agents' balances previously charged off.....	4,944 43
All other disbursements.....	275,796 97
Total disbursements.....	\$ 5,100,835 95



## SESSIONAL PAPER No. 8

NATIONAL SURETY—*Concluded.*

## LEDGER ASSETS.

Book value of real estate	\$ 114,827 92
Mortgage loans on real estate, first liens	89,632 37
Loans secured by pledge of bonds, stocks or other collaterals	51,500 00
Book value of bonds and stocks	12,083,970 93
Premiums in course of collection	1,260,841 24
Cash on hand, in transit, in trust companies and in banks	797,876 54
Bills and accounts receivable	114,105 58
Other ledger assets	455,343 05
Total ledger assets	\$14,968,097 63

## NON-LEDGER ASSETS.

Interest due and accrued	137,461 67
Total	\$15,105,559 30
Deduct assets not admitted	1,010,888 25
Total admitted assets	\$14,094,671 05

## LIABILITIES.

Total net amount of unpaid claims	\$ 1,446,768 78
Estimated expenses of investigations and adjustment of unpaid claims	63,313 88
Total unearned premiums	3,256,081 88
Commissions, brokerage and other charges due or accrued	238,083 81
Salaries, rents, bills, expenses, etc., due or accrued	24,159 92
Federal state, and other taxes due or accrued (estimated)	248,842 88
Dividends declared and unpaid to stockholders	120,055 00
Due and to become due for borrowed money	120,000 00
Interest due or accrued	600 00
Return premiums, \$28,597.66; reinsurance, \$96,133.95	124,731 61
All other liabilities	76,461 20
Total liabilities (except capital)	\$ 5,719,098 96
Capital stock paid up in cash	4,000,000 00
Surplus above capital and other liabilities	4,375,572 09
	\$14,094,671 05

## RISKS AND PREMIUMS.

	Premiums on policies written or renewed during the year.	Premiums on risks expired and terminated.	Premiums on policies in force at end of year.
	\$ cts.	\$ cts.	\$ cts.
Fidelity risks	2,352,913 87	2,147,322 70	506,275,923 00
Surety risks	4,316,551 20	3,550,119 18	461,652,853 00
Burglary and theft risks	859,972 64	746,953 14	742,267 89

8 GEORGE V, A. 1918

## THE NEW YORK PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—MAJOR A. WHITE.

Secretary—J. CARROLL FRENCH.

Principal Office—Maiden Lane and William St., New York.

Chief Agent in Canada—GEO. W. PACAUD.

Head Office in Canada—Montreal.

(Incorporated March, 1891. Commenced business in Canada, January, 1900.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....	\$ 200,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Cities—</i>		
Quebec, 1932, 3½ p.c.....	\$ 11,000 00	\$ 9,130 00
Toronto, 1929, 3½ p.c.....	9,733 34	8,468 00
Toronto, 1944, 3½ p.c.....	9,733 33	7,592 00
Three Rivers, 1943, 5 p.c.....	5,000 00	4,650 00
Total on deposit with Receiver General.....	\$ 35,466 67	\$ 29,840 00

Carried out at marked value.....	\$ 29,840 00
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*Other Assets in Canada.*

Interest accrued.....	573 37
Agents' balances and premiums uncollected (plate glass) (\$10.50 on business prior to Oct. 1, 1917). .....	2,241 41
Total assets in Canada.....	\$ 32,654 78

## LIABILITIES IN CANADA.

Net amount of plate glass claims, unadjusted. ....	\$ 323 18
Reserve of unearned premiums, \$16,711.90; carried out at 80 per cent.....	13,369 52
Due and accrued for taxes (estimated).....	500 00
Total liabilities in Canada.....	\$ 14,192 70

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 24,314 71
Deduct return premiums.....	3,420 14
Net cash received for plate glass premiums.....	\$ 20,894 57
Received for interest on investments.....	1,313 41
Total income in Canada.....	\$ 22,207 98

## SESSIONAL PAPER No. 8

## THE NEW YORK PLATE GLASS—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 1,769 99	
Deduct savings and salvage. . . . .	88 90	
Net amount paid for said claims.....	\$ 1,681 09	
Amount paid for claims occurring during the year.....	\$ 7,927 00	
Deduct savings and salvage. . . . .	10 54	
Net amount paid for said claims.....	\$ 7,916 46	
Total net amount paid for plate glass claims.....	\$	9,597 55
Commission or brokerage.....		7,098 97
Taxes.....		1,243 38
Miscellaneous expenditure, viz.: Exchange, \$25.89; printing and stationery, \$2.97; advertising, \$23.10; legal expenses \$1.50; office expenses, \$140; postage, telegrams, telephone and express, \$92.38; underwriters boards, tariff associations, etc., \$18.72; duty and supplies, \$11.20.....		315 76
Total expenditure in Canada.....	\$	18,255 66

## RISKS AND PREMIUMS IN CANADA.

<i>Plate Glass Risks.</i>	<i>Premiums.</i>
Gross in force at date of last statement. . . . .	\$ 29,304 74
Taken during the year, new and renewed. . . . .	23,900 93
Total.....	\$ 53,205 67
Deduct terminated.....	22,378 79
Gross and net in force at December 31, 1917.....	\$ 30,826 88

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## INCOME.

Net cash received for premiums.....	\$ 729,745 76
Interest and dividends.....	32,145 71
Gross profit on sale or maturity of stocks and bonds.....	12,644 63
Total income.....	\$ 774,536 10

## DISBURSEMENTS.

Net amount paid for plate glass claims.....	\$ 356,489 92
Cash paid stockholders for interest or dividends.....	38,000 00
Commission or brokerage (less received on return premiums and reinsurance).....	255,366 31
Salaries, travelling and all other expenses of agents not paid by commission.....	4,484 18
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	64,912 99
State taxes on premiums, Insurance Department licenses and fees.....	14,727 68
All other licenses, fees and taxes.....	1,844 26
Rents.....	9,106 02
Agents' balances charged off.....	16 37
Gross loss on sale or maturity of bonds and stocks.....	1,242 70
All other disbursements.....	11,891 41
Total disbursements.....	\$ 758,081 84

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 41,000 00
Book value of bonds and stocks. . . . .	872,845 34
Cash on hand, in trust companies and in banks.....	48,959 80
Premiums in course of collection.....	176,142 38
Total ledger assets.....	\$ 1,138,947 52

8 GEORGE V, A. 1918

THE NEW YORK PLATE GLASS—*Continued.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 3,791 30
Gross assets.....	\$ 1,142,738 82
Deduct assets not admitted.....	180,882 07
Total admitted assets.....	<u>\$ 961,856 75</u>

## LIABILITIES.

Total amount of unpaid claims.....	\$ 42,009 93
Total unearned premiums.....	374,488 93
Dividends due stockholders.....	8,000 00
Commissions, brokerage and other charges due or to become due to agents or brokers.....	55,727 50
Federal, state and other taxes due or accrued, estimated.....	7,000 00
Salaries rents, expenses bills accounts, fees, etc., due or accrued.....	500 00
Total liabilities, except capital.....	\$ 487,726 36
Capital stock paid in cash.....	200,000 00
Surplus over all liabilities.....	274,130 39
Total liabilities.....	<u>\$ 961,856 75</u>

## EXHIBIT OF PREMIUMS.

## PLATE GLASS RISKS.

Premiums written or renewed during the year.....	\$ 866,762 95
Premiums terminated during the year.....	1,495,640 86
Net premiums in force at December 31, 1917.....	<u>756,181 55</u>

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## \*THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—D. K. RIDOUT.

Vice-Presidents—R. C. HOLDEN and CHAS. F. DALE.

Managing Director—CHAS. F. DALE.

Secretary—P. W. PEACOCK.

Principal Office—Toronto.

(Incorporated by Letters Patents of Province of Ontario bearing date December 12, 1912. Dominion license issued January 30, 1913.)

## CAPITAL.

Amount of capital authorized.....	\$ 500,000 00
Amount of capital subscribed.....	306,400 00
Amount paid thereon in cash.....	90,799 95
Amount of premium on capital stock paid in by shareholders.....	22,699 96

(For List of Shareholders, see Appendix.)

## ASSETS.

Amount of loan secured by stock.....	\$ 900 00
--------------------------------------	-----------

	Par value.	Market value.	Amount Loaned.
13 shares Royal Bank stock.....	\$ 1,300 00	\$ 2,612 20	\$ 900 00

Book value of bonds and debts. (For details, see Schedule A.).....	268,431 02
Book value of stocks (For details, see Schedule B.).....	15,981 12
Cash at head office.....	272 52
Cash in banks, and trust company, viz:—	
Trusts and Guarantee Co., Toronto.....	\$ 5,045 47
Merchants Bank of Canada, Toronto.....	2,711 96
Union Bank of Canada, Montreal.....	13,256 71

Total cash in banks and trust Company.....	21,014 14
Cash on deposit with Workmen's Compensation Board of Prov. of Manitoba.....	5,000 00
Associated Companies, Manitoba.....	11,588 35

Total ledger assets.....	\$ 323,187 15
Deduct market value of bonds, debentures and stocks under book value.....	1,706 46
	\$ 321,480 69

## OTHER ASSETS.

Interest due \$723.21; accrued, \$3,388.66.....	4,111 87
Gross premiums due and uncollected viz:—	
Accident (\$490.78 on business prior to Oct. 1, 1917).....	\$ 3,409 24
Automobile (\$317.55 on business prior to Oct. 1, 1917).....	2,656 44
Liability (\$1,586.43 on business prior to Oct. 1, 1917).....	15,407 61
Plate Glass (\$522.19 on business prior to Oct. 1, 1917).....	2,107 38
Sickness (\$261.38 on business prior to Oct. 1, 1917).....	2,166 08
Net premiums due and uncollected.....	25,746 75
Total assets.....	\$ 351,339 31

\*The business and assets of this company were purchased by the North American Accident Insurance Company incorporated by chapter 65 of the Statutes of Canada 1917 and its liabilities were assumed at the same time by said purchasing company. The latter company received a license on January 15, 1918.

8 GEORGE V, A. 1918

## THE NORTH AMERICAN ACCIDENT—Continued.

## LIABILITIES.

## Unsettled claims:—

Accident, adjusted but unpaid.....	\$ 5,392 00
Automobile, adjusted but unpaid (\$123 accrued in previous years).....	7,032 00
Employers' Liability, adjusted but unpaid.....	\$ 74,356 85
Employers' Liability, resisted in suit.....	2,000 00

Total amount of Employers' Liability claims, unadjusted (\$19,771 accrued in previous years).....	76,356 85
Plate Glass, adjusted but unpaid (\$979 accrued in previous years).....	2,825 00
Sickness, adjusted but unpaid.....	1,343 00

Total net amount of unsettled claims.....\$ 92,948 85

## Reserve of unearned premiums:—

Accident.....	\$ 10,347 91
Automobile.....	11,252 87
Liability.....	40,247 33
Plate Glass.....	24,654 65
Sickness.....	6,655 44

Total, \$93,158.20; carried out at 80 per cent.....	74,526 56
Dividends to stockholders due and unpaid.....	9,080 00
Commission due and accrued.....	1,200 00
Taxes due and accrued.....	3,500 00
Reinsurance balances.....	421 00
Agents' balances.....	2,509 99

Total liabilities.....\$ 184,186 40

Surplus of assets over liabilities.....\$ 167,152 91

Capital stock paid in cash.....90,799 95

Surplus above liabilities and capital.....\$ 76,352 96

## INCOME.

Premiums.	Class of Business.				
	Accident.	Auto-mobile.	Liability.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	31,159 57	22,970 55	183,400 40	22,376 84	13,168 97
Less reinsurance.....	3,263 53	707 50	46 00	427 43	296 13
Net cash received. ....	27,896 04	22,263 05	183,354 40	21,949 41	12,872 84
Net cash received for premiums for all classes of business.....					\$ 268,335 74
Cash received for interest on investments.....					13,788 13
Total income.....					\$ 282,123 87

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## THE NORTH AMERICAN ACCIDENT—Continued.

## EXPENDITURE.

Claims.	Class of Business.				
	Accident.	* Auto- mobile.	Liability.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	1,152 24	914 92	35,197 12	1,083 57	1,698 27
Paid for claims occurring during the year.....	7,858 43	6,478 20	48,463 30	8,884 45	3,324 72
Less salvages and reinsurances.....	10 70	459 27		19 99	
Net payments for said claims.....	7,847 73	6,018 93		8,864 46	
Total net * payment for claims.....	8,999 97	6,933 85	83,660 42	9,948 03	5,022 99
Total net payments for claims for all classes of business..... \$ 114,565 26					
Dividends paid stockholders..... 9,079 94					
Commission and brokerage..... 49,394 93					
Taxes..... 4,996 66					
Salaries, fees and travelling expenses:—Salaries of officials, \$24,632.27; Fees:—directors, \$370; auditors, \$339.57; travelling expenses, \$2,928.02 28,269 86					
Miscellaneous expenditure, viz.:—Advertising, \$2,178.45; furniture and fixtures, \$339.85; elevator inspections, \$643.10; legal expenses, \$455.53; Patriotic fund, \$1,000; medical examiners' fees, \$2; postage, telegrams, telephones and express, \$959.73; printing and stationery, \$2,290.79; rents, \$2,014; general expenses, \$3,874.39; bad debts, \$346.09; pay-roll audits, \$827.66; Manitoba Workmen's Compensation Board, \$1,677.71; loss on sale of securities, \$328.43..... 17,457 73					
Total expenditure..... \$ 223,764 38					

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1916 .....	\$ 264,827 66
Amount of cash income.....	282,123 87
Total.....	\$ 546,951 53
Amount of expenditure.....	223,764 38
Balance, net ledger assets at December 31, 1917.....	\$ 323,187 15

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.								
	Accident.			Automobile.			Employers' Liability.		
	No	Amount.	Premiums	No	Amount.	Premiums	No.	Amount.	Premiums.
		\$	\$ cts		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916 .....	1,513	5,191,296	19,477 80	227	2,270,000	15,319 81	509	5,170,000	70,403 64
Taken in 1917— New and Renewed....	2,123	6,673,043	32,272 95	466	3,915,060	25,246 72	418	4,219,666	193,834 93
Totals.....	3,636	11,864,339	51,750 75	693	6,185,000	40,566 53	927	9,389,666	264,238 57
Less ceased.....	1,723	5,677,541	27,678 18	352	2,775,000	18,060 79	433	4,490,000	183,536 70
Gross in force at end of 1917 .....	1,913	6,186,798	24,072 57	341	3,410,000	22,505 74	494	4,899,666	80,701 87
Less reinsured....		1,405,262	3,376 75					40,000	46 00
Net in force at end of 1917 .....	1,913	4,781,536	20,695 82	341	3,410,000	22,505 74	494	4,859,666	80,655 87

8 GEORGE V, A. 1918

THE NORTH AMERICAN ACCIDENT—*Concluded.*SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	CLASS OF BUSINESS.			
	Plate Glass.		Sickness.	
	No	Premiums.	No	Premiums.
		\$ cts.		\$ cts.
Gross in force at end of 1916 .....	1,936	52,903 03	754	11,909 63
Taken in 1917—New and renewed.....	729	19,218 95	981	13,453 41
Totals .....	2,665	72,121 98	1,735	25,363 04
Less ceased .....	990	24,447 34	758	11,762 92
Gross in force at end of 1917.....	1,675	47,674 64	977	13,600 12
Less reinsured.....		434 43		289 25
Net in force at end of 1917.....	1,675	47,250 21	977	13,310 87

## SCHEDULE A.

Bonds and debentures owned by the company, viz.:—

Government—	Par value.	Book value.	Market value.
*Dominion of Canada Victory Loan, 1937, 5½ p.c.....	\$ 100,000 00	\$ 99,107 95	\$ 99,107 95
<i>Cities—</i>			
*Fort William, 1933, 5 p.c.....	5,000 00	4,775 00	4,700 00
Kamloops, 1938, 6 p.c.....	5,000 00	4,937 50	4,950 00
Lethbridge, 1943, 5 p.c.....	5,839 99	5,148 63	5,080 80
MacLeod, 1933, 5 p.c.....	10,000 00	9,862 50	9,800 00
*Nanaimo, 1922, 5 p.c.....	11,000 00	10,499 50	10,450 00
St. Boniface, 1942, 5 p.c.....	10,000 00	9,285 00	9,200 00
St. Catharines, 1928, 4½ p.c.....	3,000 00	2,783 10	2,820 00
St. Catharines, 1933, 4½ p.c.....	10,000 00	9,103 50	9,300 00
*Toronto, 1929, 3½ p.c.....	4,866 67	4,291 91	4,234 00
<i>Town—</i>			
Sault au Recollet, 1954, 6 p.c.....	10,000 00	9,950 00	11,100 00
<i>Villages—</i>			
St. Lambert, 1956, 5½ p.c.....	29,000 00	26,825 00	26,825 00
St. Michel, 1954, 6 p.c.....	20,000 00	18,600 00	20,200 00
<i>Rural Municipality—</i>			
Fort Garry, 1929, 6 p.c.....	10,000 00	10,224 00	10,000 00
<i>Schools—</i>			
Kitchener, Ont., 1925 to 1927, 4½ p.c.....	6,665 99	6,129 92	6,332 69
*Outremont, Que., 1953, 5½ p.c.....	10,000 00	10,000 00	10,200 00
*Westmount, Que., 1933, 5 p.c.....	8,000 00	7,880 00	7,920 00
Wilkie, Sask., 1918-1943, 6 p.c.....	4,333 33	4,158 88	4,246 67
<i>Railways—</i>			
Barcelona Traction, Light and Power Co., (10 year Notes), 1925, 5 p.c.....	851 67	729 96	459 90
Barcelona Traction, Light and Power Co., 1st mtge., 1961 (or earlier), 5 p.c.....	4,866 67	4,063 67	2,384 67
C.P.R. Special Investment Fund Note Certificates, 1924, 6 p.c.....	500 00	400 00	515 00
Suburban Rapid Transit Co., 1st mtge. (guaranteed by Winnipeg Elec. Ry.), 1938, 5 p.c.....	5,000 00	4,825 00	4,500 00
<i>Miscellaneous—</i>			
Nova Scotia Steel and Coal Co., Ltd., Perp. Debenture Stock, 1919 or later (on 6 mos. notice), 6 p.c.....	5,000 00	4,850 00	4,750 00
Total par, book and market values.....	\$ 278,924 32	\$ 268,431 02	\$ 269,076 68

## SCHEDULE B.

Stocks owned by the company, viz.:—

75 shares C.P.R. stock.....	\$ 7,500 00	\$ 11,976 12	\$ 10,125 00
45 shares Consumers' Gas Co. Stock.....	2,400 00	4,005 00	3,504 00
Total par, book and market values.....	\$ 9,900 00	\$ 15,981 12	\$ 13,629 00

\*On deposit with Receiver General.



## THE OCEAN MARINE INSURANCE COMPANY, LIMITED.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—A. H. CAMPBELL.

Secretary—H. T. R. ROSS.

Principal Office—London, Eng.

Chief Agents in Canada—ROBT. HAMPSON AND SON (LTD.).

Head Office in Canada—Montreal.

(Organized 1859. Incorporated 1888. Commenced business in Canada 1898.)

## CAPITAL.

Amount of capital authorized and subscribed.....	£ 1,000,000	\$ 4,866,666 67
Amount paid in cash.....	100,000	486,666 67

## ASSETS IN CANADA.

*Held solely for the protection of Canadian policyholders.*

Bonds on deposit with Receiver General, viz.:	Par value.	Market value.
Can. Nor. Ont. Ry. 1st Mtge. deb. stock (g'teed by Dominion of Canada), 1961, 3½ p.c.....	\$ 132,860 00	\$ 95,659 02
Carried out at market value.....		\$ 95,659 20

*Other Assets in Canada.*

Agents' balances and premiums uncollected.....	473 15
Total assets in Canada.....	\$ 96,132 35

## INCOME IN CANADA.

Net cash received for inland transportation premiums.....	\$ 18,440 62
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## EXPENDITURE IN CANADA.

Paid for commission or brokerage.....	\$ 2,757 59
Paid for taxes.....	403 05
Miscellaneous expenditure: Stationery.....	185 50
Total expenditure in Canada.....	\$ 3,346 14

*Inland Transportation Risks.*

	Amount.	Premiums.
Policies taken during the year, new.....	\$ 73,301,143	\$ 17,544 12
Deduct terminated .....	73,301,143	17,544 12

(For General Business Statement, see Appendix.)

# THE PROTECTIVE ASSOCIATION OF CANADA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—J. T. FARISH.

Vice-President—NELSON MITCHELL.

Manager and Secretary—E. E. GLEASON.

Principal Office—Granby, Que.

(Incorporated by an Act of the Parliament of Canada, March 22, 1907. Dominion license issued June 18, 1907.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	\$	50,000 00
Amount paid thereon in cash.....		20,000 00

(For List of Shareholders see Appendix.)

## ASSETS.

### Bonds and debentures owned by the Company—

	Par value.	Book value.	Market value.
Dom. of Can. War Loan, 1937, 5 p.c.....	\$ 5,000 00	\$ 4,789 73	\$ 4,789 73
Dom of Can. Victory Loan, 1937, 5½ p.c. (10 p.c. of subscription).....	500 00	500 00	500 00
<i>Cities—</i>			
Edmonton, 1918 to 1956, 4½ p.c.....	4,757 94	4,441 44	4,044 25
*Port Arthur (Atikokan Iron Co., Ltd.), 1925, 5 p.c.....	2,000 00	1,978 82	1,920 00
Prince Albert, 1942, 4½ p.c.....	5,000 00	4,170 67	4,000 00
*Regina, 1928, 5 p.c.....	5,000 00	4,897 47	4,750 00
<i>Villages—</i>			
*Granby, 1936, 4 p.c.....	16,000 00	16,000 00	12,960 00
St. Michel de Laval, 1954, 6 p.c.....	5,000 00	5,000 00	5,050 00
<i>School—</i>			
Fort William, Ont., R.C., 1941, 4½ p.c.....	5,000 00	4,656 72	4,050 00
Total par, book and market values..	\$ 48,257 94	\$ 46,434 85	\$ 42,063 98

Carried out at book value.....	\$	46,434 85
Cash at head office.....		1,923 75
Cash in banks, viz.:		
Canadian Bank of Commerce, Granby, Que., current account.....	\$	23,266 04
Canadian Bank of Commerce, Granby, Que., savings account.....		5,000 00
Bank of Ottawa, Granby, Que., savings account.....		331 19

Total cash in banks..... 28,597 23

Total ledger assets..... \$ 76,955 83

Deduct market value of bonds and debentures under book value..... 4,370 87

\$ 72,584 96

## OTHER ASSETS.

Interest due, \$151.50; accrued, \$596.94.....	748 44
Premiums due and uncollected (\$6,607 on business prior to Oct. 1, 1917.).....	7,110 98
Office furniture (less depreciation).....	972 00
Agents' balances (travellers' expenses).....	47 30
Total assets.....	\$ 81,463 68

\*On deposit with Receiver General.

## SESSIONAL PAPER No. 8

THE PROTECTIVE ASSOCIATION—*Concluded.*

## LIABILITIES.

Total net amount of unsettled accident and sickness claims.....	\$	13,540 83
Reserve of unearned premiums, \$40,180; carried out at 80 per cent.....		32,144 00
Due and accrued for salaries, rent and medical fees.....		2,080 40
Taxes due and accrued.....		2,200 00
Total, liabilities.....	\$	49,965 23
Excess of assets over liabilities.....	\$	31,498 45
Capital stock paid in cash.....		20,000 00
Surplus over liabilities and capital.....	\$	11,498 45

## INCOME.

Gross cash received for accident and sickness premiums.....	\$	151,829 83
Deduct return premiums.....		860 00
Net cash received for premiums.....	\$	150,969 83
Received for interest.....		2,124 89
Total income.....	\$	153,094 72

## EXPENDITURE.

Net amount paid during the year for accident and sickness claims occurring in previous years.....	\$	11,877 49
Net amount paid during the year for accident and sickness claims occurring during the year.....		74,717 21
Total net amount paid for claims.....	\$	86,594 70
Commission or brokerage.....		21,822 92
Paid for: salaries of officials, \$15,199.60; do., of agents and office staff, \$10,824.14; auditors' fees, \$159.20; travelling expenses, \$4,350; petty cash, \$195.....		30,727 94
Taxes.....		2,509 33
Miscellaneous expenditure, viz. Office furniture and fixtures, \$85.67; postage, telephone and express, \$1,990; printing and stationery, \$1,868.86; advertising, \$61; legal expenses, \$70.60; rent, light and heat, \$720.52; medical, \$1,929.75.....		6,726 40
Total expenditure.....	\$	148,381 29

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1916.....	\$	72,242 40
Amount of cash income above.....		153,094 72
Total.....	\$	225,337 12
Expenditure as above.....		148,381 29
Balance, net ledger assets, at December 31, 1917.....	\$	76,955 83

## RISKS AND PREMIUMS.

<i>Accident and Sickness Risks.</i>	No.	Premiums.
Gross policies in force at date of last statement.....	11,516	\$ 138,192
Taken during the year, new.....	11,873	142,476
Total.....	23,389	\$ 280,668
Less terminated.....	11,516	138,192
Gross and net in force at December 31, 1917.....	11,873	\$ 142,476

8 GEORGE V, A. 1918

## RAILWAY PASSENGERS ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—Hon. CHAS. N. LAWRENCE.

Manager—ARTHUR WORLEY.

Secretary—J. L. HARDING.

Principal Office—London, Eng.

Chief Agent in Canada—F. H. RUSSELL.

Head Office in Canada—Toronto.

(Organized March, 1849. Dominion license issued November, 27, 1902.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£	1,000,000
Amount paid in cash.....		200,000

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts, on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
British War Loan, 1929/1947, 5 p.c.....	\$ 64,034 70	\$ 60,439 13
India Stock (Sterling) , 1948 or later, 3 p.c.....	79,599 75	46,167 86
<i>Cities—</i>		
Toronto, 1948, 4 p.c.....	48,666 67	41,366 67
Toronto, 1948, 4½ p.c.....	24,333 33	22,630 00
<i>Railway—</i>		
East Indian Ry. New deb. stock (g'teed by Sec. of State for India), 1929 or later on 12 mos. notice, 3 p.c.....	45,454 67	25,909 16
Total on deposit with Receiver General.....	\$ 262,089 12	\$ 196,512 82

Carried out at market value..... \$ 196,512 82

*Other Assets in Canada.*

Cash at head office in Canada..... 2,396 52

Cash in banks:—

Dominion Bank, Toronto.....	\$ 9,091 96
" Montreal.....	2,831 58
" Winnipeg.....	3,694 21
" Edmonton.....	200 00
" Vancouver.....	4,009 31
Merchants Bank, St. John.....	6,934 48

Total cash in banks..... \$ 17,669 58

Less Dominion Bank overdraft..... 760 43

Total net cash in banks..... 16,909 15

Due from agents..... 2,323 48

Office furniture..... 2,883 17

Cash on deposit with Manitoba Government re Compensation Account..... 5,000 00

Cash on deposit Edmonton Electric Light..... 5 00

Workmen's Compensation Pool a/c, Man..... 11,765 89

Gross premiums due and uncollected, viz.:—

Accident (\$2,228 59 on business prior to Oct. 1, 1917).....	\$ 8,229 78
Burglary.....	16 00
Guarantee (\$ 377 61 " " " 1, 1917).....	916 90
Employer's Liability (\$2,759 22 " " " 1, 1917).....	8,514 23
Sickness (\$ 975 23 " " " 1, 1917).....	3,446 71
Plate Glass (\$ 304 27 " " " 1, 1917).....	2,590 41
Automobile (\$1,452 14 " " " 1, 1917).....	4,196 71

Total premiums due and uncollected (\$29,910.74; less \$6,879.32 commission)..... 21,031 42

Total assets in Canada..... \$ 258,827 45

## RAILWAY PASSENGERS—Continued.

## LIABILITIES IN CANADA.

Net amount of unsettled claims, viz. :—

Amount of unadjusted claims, viz.:	
Accident, unadjusted (\$100 accrued in previous years) . . . . .	\$ 7,435 00
Accident, resisted, in suit (\$2,100 accrued in previous years) . . . . .	3,100 00
Guarantee, unadjusted (accrued in previous years) . . . . .	100 00
Guarantee, resisted, in suit (accrued in previous years) . . . . .	13,000 00
Plate Glass, unadjusted . . . . .	1,985 00
Plate Glass, resisted, in suit . . . . .	125 00
Sickness, unadjusted . . . . .	3,185 00
Employers' Liability, unadjusted (\$500 accrued in previous years) . . . . .	18,995 00
Automobile, unadjusted . . . . .	2,585 00

Total net amount of unsettled claims	\$ 50,510 00
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Reserve of unearned premiums, viz.:—

Accident	\$ 21,819	50
Burglary	75	25
Guarantee	9,612	52
Sickness	11,765	08
Employers' Liability	37,355	40
Plate Glass	18,294	91
Automobile	15,415	22

Total, \$114,337.88; carried out at 80 per cent . . . . .	91,470 30
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Salaries, rent, advertising, etc., due and accrued	649 01
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Taxes due and accrued	11,000 00
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Return premiums due.....	821 80
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Total liabilities in Canada.....	\$ 154,451 11
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## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.						
	Accident.	Burglary.	Em- ployers' Liability.	Sickness.	Guaran- tee.	Plate Glass.	Auto- mobile.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash re- ceived . . .	58,660 45	146 50	105,239 60	25,404 68	18,956 76	18,767 33	32,626 80
Less reinsur- ance.....	161 25		146 15	43 75		56 05	
Less return premiums..	1,021 94	1 90	6,149 33	484 58	688 41	1,047 06	3,505 60
Total deduc- tion.....	1,183 19		6,295 48	528 33		1,103 11	
Net cash re- ceived.....	57,477 26	144 60	98,944 12	24,876 35	18,268 35	17,664 22	29,121 11
Net cash received for premiums for the above classes of business.....							\$ 246,496 01
Interest and dividends .....							150 49
Total income in Canada .....							\$ 246,646 50

8 GEORGE V, A. 1918

## RAILWAY PASSENGERS—Continued.

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.					
	Accident.	Em- ployers' Liability.	Sickness.	Guarantee.	Plate Glass.	Auto- mobile.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years.....	11,926 42	15,156 49	3,767 93	-531 26	1,059 20	7,709 10
Paid for claims occurring during the year.....	8,499 37	20,190 38	7,388 87	53 14	9,796 69	3,286 84
Less savings and salvage and reinsurances.....		2 00	9 52		566 49	
Net payment for said claims.....		20,188 38	7,379 35		9,230 20	
Total net payment for claims.....	20,425 79	35,344 87	11,147 28	-478 12	10,289 40	10,995 94
Total net payment for all classes of business.....	\$ 87,725 16					
Commission and brokerage.....	53,967 26					
Taxes.....	6,350 28					
Salaries, fees and travelling expenses: Salaries, head office, \$35,862.01; fees, auditors, \$764.75; travelling expenses, officials, \$2,848.93; agents, \$41.35.....	39,517 04					
Miscellaneous expenditure, viz.: Advertising, \$1,161.97; furniture and fixtures, \$455.76; inspections, \$281.75; legal expenses, \$161.26; sundries, \$1,068.80; medical examiners' fees, \$600; postage, telegrams, telephones and express, \$2,339.85; printing and stationery, \$2,654; rents, \$5,261.97; underwriters boards, associations, etc., \$541.92; bad debts, \$2,880.26; Manitoba Workmen's Compensation Board Administration expenses, \$1,677.71.....	19,085 25					
Total expenditure in Canada.....	\$ 206,644 99					

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.								
	Accident.			Automobile.			Burglary.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916.....	3,732	8,983,150	52,922 59	444	4,440,000	23,844 54	26	29,450	175 20
Taken in 1917, New.....	1,106	1,931,750	16,340 36	598	5,980,000	28,216 88	5	6,750	34 50
Renewed.....	3,438	9,115,900	43,577 93	135	1,350,000	6,625 11	17	19,250	116 00
Totals.....	8,276	20,030,800	112,840 88	1,177	11,770,000	58,686 53	48	55,450	325 70
Less ceased.....	4,678	11,719,650	59,040 64	541	5,410,000	27,856 09	26	29,450	175 20
Gross in force at end of 1917.....	3,598	8,311,150	53,800 24	636	6,360,000	30,830 44	22	26,000	150 50
Less reinsured.....		38,000	161 25						
Net in force at end of 1917.....	3,598	8,273,150	43,638 99	636	6,360,000	30,830 44	22	26,000	150 50

## SESSIONAL PAPER No. 8

RAILWAY PASSENGERS—*Concluded.*SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	CLASS OF BUSINESS.						
	Employers' Liability.		Guarantee.			Plate Glass.	
	No.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		\$ cts.		\$	\$ cts.		\$ cts.
Gross in force at end of 1916	365	54,668 76	365	3,759,940	13,537 08	980	33,410 45
Taken in 1917—New and .....	720	67,568 96	272	2,508,970	9,120 72	367	8,721 29
Renewed .....	139	35,672 25	208	2,425,264	8,395 27	305	7,864 83
Totals .....	1,224	157,909 97	843	8,694,174	30,963 07	1,652	49,996 57
Less ceased .....	371	93,319 04	381	3,640,790	10,802 98	505	11,795 28
Gross in force at end of 1917.	853	64,390 93	464	5,013,384	20,160 09	1,146	38,201 29
Less reinsured .....		146 15					56 05
Net in force at end of 1917....	853	64,244 78	464	5,013,384	20,160 09	1,146	38,145 24

Risks and Premiums.	Class of Business.
	Sickness.
	Premiums.
	\$ cts.
Gross in force at end of 1916.....	22,681 10
Taken in 1917—New and.....	7,336 25
Renewed.....	19,590 58
Totals .....	48,607 93
Less ceased .....	25,034 02
Gross in force at end of 1917.....	23,573 91
Less reinsured .....	43 75
Net in force at end of 1917....	23,530 16

(For General Business Statement, see Appendix.)

8 GEORGE V, A. 1918

## THE RIDGELY PROTECTIVE ASSOCIATION.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—F. A. HARRINGTON.

Secretary—F. C. HARRINGTON.

Principal Office—Worcester, Mass.

Chief Agent in Canada—JAS. E. SCOTT.

Head Office in Canada—Toronto, Ont.

(Incorporated 1894. Dominion license issued September 30, 1913.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....	\$ 100,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
City of Halifax, 1945, 4 p.c.....	\$ 10,000 00	\$ 8,500 00
City of Toronto, 1922, 4 p.c.....	20,000 00	19,200 00
Total on deposit with Receiver General.....	\$ 30,000 00	\$ 27,700 00

Carried out at market value.....	\$ 27,700 00
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*Other Assets in Canada.*

Cash in banks, viz:—

Molsons Bank, Toronto.....	\$ 1,038 12
Dominion Bank, Toronto.....	9,221 92

Total cash in banks.....	10,260 04
Interest accrued.....	600 00

Total assets in Canada.....	\$ 38,560 04
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## LIABILITIES IN CANADA.

Total net amount of accident and sickness claims, unadjusted.....	\$ 11,589 27
Reserve of unearned premiums: accident and sickness, \$3,177.39; carried out at 80 per cent.....	2,541 90
Taxes due and accrued.....	844 20
Salaries, rent, advertising, agency and other expenses due and accrued.....	85 00
Premiums paid in advance, \$1,706; investigating and adjusting unpaid claims (estimated) \$51.59.....	1,817 59

Total liabilities in Canada.....	\$ 16,877 96
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## INCOME IN CANADA.

*Accident and Sickness Risks.*

Gross cash received for premiums.....	\$ 42,210 00
Deduct return premiums.....	62 79

Total net cash received for premiums.....	\$ 42,147 21
Interest and dividends.....	1,440 06
Policy fees.....	8,509 50

Total income in Canada.....	\$ 52,096 77
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## SESSIONAL PAPER No. 8

THE RIDGELY PROTECTIVE—*Continued.*

## EXPENDITURE IN CANADA

<i>Accident and Sickness Risks.</i>	
Net amount paid for claims occurring in previous years .....	\$ 8,529 90
Net amount paid for claims occurring during the year .....	18,063 53
Total net amount paid for claims .....	\$ 26,593 43
Commission or brokerage .....	9,852 21
Salaries of Head Office officials, \$771.33, General and special agents, \$1,520; travelling expenses, agents, \$1,298.72 .....	3,590 05
Taxes .....	1,474 26
Miscellaneous expenditure, viz.: Advertising, \$294.60; furniture and fixtures, \$18.45; postage, telegrams, telephones and express, \$379.69; printing and stationery, \$3.59; rents, \$508.37; investigations and adjustments, \$187.81; collectors' balances charged off, \$2; miscellaneous, \$89.92; legal fees, \$100 .....	1,613 43
Total expenditure in Canada .....	\$ 43,123 38

## RISKS AND PREMIUMS IN CANADA.

<i>Accident and Sickness Risks.</i>	
Gross policies in force at date of last statement .....	Premiums. \$ 10,155 00
Taken during the year, new and renewed .....	42,210 00
Total .....	\$ 52,365 00
Deduct terminated .....	37,113 00
Gross and net in force at December 31, 1917 .....	\$ 15,252 00

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Book value of bonds .....	\$ 515,286 85
Cash on hand, in trust companies and in banks .....	59,553 99
Total ledger assets .....	\$ 574,840 84

## NON-LEDGER ASSETS.

Interest due and accrued .....	9,646 53
Gross assets .....	\$ 584,487 37
Deduct assets not admitted .....	34,806 08
Total admitted assets .....	\$ 549,681 29

## LIABILITIES.

Total net amount of unpaid claims .....	\$ 98,005 63
Expenses of investigations and adjustment of claims (estimated) .....	624 44
Total unearned premiums .....	54,008 35
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....	2,548 77
Federal, state and other taxes (estimated) .....	11,851 78
Total liabilities, except paid up capital .....	\$ 167,038 97
Capital stock paid up .....	100,000 00
Surplus over capital and other liabilities .....	282,642 32
Total liabilities .....	\$ 549,681 29

## INCOME.

Net cash received for premiums .....	\$ 592,589 06
Policy fees required or represented by applications .....	80,688 00
Received for interest and dividends .....	24,647 95
Total income .....	\$ 697,925 01

8 GEORGE V, A. 1918

THE RIDGELY PROTECTIVE—*Concluded.*

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 344,350 64
Investigation and adjustment of claims.....	5,753 16
Policy fees retained by agents.....	80,094 50
Commissions or brokerage.....	26,575 76
Dividends and interest to stockholders.....	10,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	101,119 80
Salaries, travelling and all other expenses of agents not on commission account.....	33,075 94
Rents.....	4,008 41
State taxes on premiums, Insurance Department licenses and fees.....	12,896 46
All other licenses, fees and taxes.....	2,314 38
Agents' balances charged off.....	128 23
All other disbursements.....	22,329 58
Total disbursements.....	\$ 642,646 86

## EXHIBIT OF PREMIUMS.

Premiums on policies written or renewed during the year.....	\$ 593,355 00
Premiums on risks expired and terminated .....	567,138 00
Premiums on policies in force at end of the year.....	184,449 25

SESSIONAL PAPER No. 8

## THE TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—L. F. BUTLER.

Secretary—J. H. COBURN.

Principal Office—Hartford, Conn.

Chief Agent in Canada—F. F. PARKINS.

Head Office in Canada—Montreal.

(Incorporated March 25, 1903. Dominion license issued April 29, 1913.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash..... \$ 1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.
Dominion of Canada War Loan, 1937, 5 p.c.....	\$ 35,000 00	\$ 33,543 00
<i>Cities—</i>		
London, 1933, 4 p.c.....	17,000 00	14,960 00
Toronto, 1948, 4 p.c.....	109,500 00	93,075 00
Victoria, 1923, 4 p.c.....	25,000 00	23,000 00

Total on deposit with Receiver General..... \$ 186,500 00 \$ 164,578 00

Carried out at market value..... \$ 164,578 00

*Other Assets in Canada.*

Cash in Royal Bank of Canada, Montreal..... 4,195 67  
 Cash in transit from branches... 296 63  
 Interest accrued ..... 2,796 92

Agents' balances and premiums uncollected, viz:—

Accident .....	\$ 1,802 80
Automobile .....	6,409 29
Burglary.....	2,464 29
Plate Glass.....	562 63
Sickness .....	9,708 48
Steam Boiler and Fly Wheel.....	7,551 44

Total, \$28,498.93, less commission \$5,699.79..... 22,799 14

Total assets in Canada..... \$ 194,666 36

## LIABILITIES IN CANADA.

Unsettled claims, viz:—

Accident, adjusted and unpaid.....	\$ 117 57
Accident, unadjusted.....	11,547 43
Automobile, unadjusted.....	32,560 00
Burglary, unadjusted.....	141 75
Plate Glass, unadjusted.....	97 38
Sickness, adjusted and unpaid.....	1,203 57
Sickness, unadjusted.....	8,214 85
Steam Boiler and Fly Wheel, unadjusted.....	270 00

Total net amount of unsettled claims..... \$ 54,152 55

8 GEORGE V, A. 1918

## THE TRAVELERS INDEMNITY—Continued.

## Reserve of unearned premiums:—

Accident.....	\$ 6,575 38
Automobile.....	26,033 50
Burglary.....	9,411 38
Plate Glass.....	5,503 43
Sickness.....	29,714 26
Steam Boiler and Fly Wheel.....	51,224 58

Total net reserve, \$128,462.53; carried out at 80 per cent.....\$ 102,770 02

Taxes due and accrued.....2,656 06

Salaries, rents, etc., due and accrued.....4,604 20

Total liabilities in Canada.....\$ 164,272 83

## INCOME IN CANADA.

Premiums.	Class of Business.					
	Accident.	Auto- mobile.	Burglary.	Plate Glass.	Sickness.	Steam Boiler and Fly-wheel.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	15,348 89	67,402 08	17,176 79	7,800 73	63,530 71	47,733 10
Less return premiums.....	750 02	7,137 12	1,012 08	144 67	2,574 13	3,946 19
Net cash received.....	14,589 87	60,264 96	16,164 71	7,656 06	60,956 58	43,786 91

Net cash received for premiums for all classes of business.....\$ 203,419 09

Cash received for interest on investments.....7,363 70

Total income in Canada.....\$ 210,782 79

## EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Accident.	Auto- mobile.	Burglary.	Plate Glass.	Sickness.	Steam Boiler.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net amount paid for claims occurring in pre- vious years.....	166 14	663 47	150 48	25 98	3,993 59	
Paid for claims occurring during the year.....	4,697 87	10,468 70	1,654 37	1,537 79	20,856 32	730 54
Total net payment for claims.....	4,864 01	11,132 17	1,804 85	1,563 77	24,849 91	730 54

Total net payments for claims for all classes of business.....\$ 44,945 25

Commission and brokerage.....45,537 80

Taxes.....4,140 55

Salaries, fees and travelling expenses:—Salaries:—Head office officials and general and  
special agents, \$16,476.50; travelling expenses, \$9,819 27.....26,295 77Miscellaneous expenditure, viz.:—Legal expenses, \$1,176.65; medical examiner's fees, \$350;  
postage and exchange, \$633.26; printing and stationery, \$551.27; rents, \$178.51; adjusting  
expenses, \$710.16.....3,599 85

Total expenditure in Canada.....\$ 124,519 22

SESSIONAL PAPER No. 8

## THE TRAVELERS INDEMNITY—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.							
	Accident.			Automobile.			Burglary.	
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$ cts.
Gross in force at end of 1916	393	990,255	3,647 28	690	7,590,000	33,417 12	377	8,333 08
Taken in 1917, new and renewed	1,532	5,534,820	16,439 67	1,288	16,470,400	66,869 41	477	18,240 18
Totals	1,925	6,525,075	20,086 95	1,978	24,060,400	100,286 53	854	26,573 26
Less ceased	1,061	3,276,915	6,936 20	1,089	11,102,500	48,219 53	480	9,218 07
Gross and net in force at end of 1917	864	3,248,160	13,150 75	889	12,957,900	52,067 01	374	17,355 19

Risks and Premiums.	Class of Business.						
	Plate Glass.		Sickness.		Steam Boiler and Fly Wheel		
	No.	Premiums.	No.	Premiums.	No.	Amount.	Premiums.
		\$ cts.		\$ cts.		\$	\$ cts.
Gross in force at end of 1916	135	4,998 14	3,187	46,923 30	617	8,456,600	67,271 14
Taken in 1917, new and renewed	208	5,541 19	4,459	65,733 30	349	6,273,100	48,091 58
Totals	343	10,539 33	7,646	112,656 60	966	14,729,700	115,362 72
Less ceased	16	1,111 87	4,719	53,228 07	49	1,893,700	28,140 84
Gross and net in force at end of 1917	327	9,427 46	2,927	59,428 53	917	12,836,000	87,221 88

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$ 440,553 00
Loans secured by pledge of bonds, stocks and other collaterals	28,100 00
Book value of bonds and stocks	3,284,333 12
Cash on hand, in trust companies and in banks	59,309 83
Premiums in course of collection	558,217 12
Agents ledger balances	138 54
Total ledger assets	\$ 4,370,651 61

## NON-LEDGER ASSETS.

Interest accrued	51,680 46
Gross assets	\$ 4,422,332 07
Deduct assets not admitted	254,556 65
Total admitted assets	\$ 4,167,775 42

8 GEORGE V, A. 1918

THE TRAVELERS INDEMNITY—*Concluded.*

## LIABILITIES.

Unpaid claims.....	\$ 586,739 37
Expenses of investigation and adjustment of unpaid claims (estimated).....	63,631 99
Unearned premiums.....	1,699,156 77
Commissions, brokerage and other charges due or to become due to agents or brokers.....	111,492 43
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	8,083 26
Federal, state and other taxes, due or accrued (estimated).....	71,094 74
Reinsurance.....	2,216 64
Reserve, Accident contingent fund.....	9,586 89
Total liabilities, except capital stock.....	\$ 2,552,002 09
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	615,773 33
Total liabilities.....	\$ 4,167,775 42

## INCOME.

Total net cash received for premiums.....	\$ 2,937,792 55
Inspections.....	6,297 64
Interest and dividends.....	154,110 78
Gross increase by adjustment in book value of bonds.....	3,668 15
Refund Federal War Tax Stamps.....	2,358 73
Total income.....	\$ 3,104,227 85

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 895,678 34
Investigation and adjustment of claims.....	154,041 52
Paid stockholders for interest and dividends.....	80,000 00
Commission or brokerage.....	600,557 05
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	118,094 20
Salaries, travelling and all other expenses of agents not paid by commission.....	158,230 39
Salaries, travelling and all other expenses of payroll auditors.....	4,368 71
Inspections.....	181,632 20
Rents.....	20,242 93
State taxes on premiums, Insurance Department licenses and fees.....	35,052 73
All other license, fees and taxes.....	35,966 36
Agents' balances charged off.....	44 45
Gross decrease, by adjustment, in book value of bonds.....	2,417 15
All other disbursements.....	63,652 28
Total disbursements.....	\$ 2,349,978 31

## EXHIBIT OF PREMIUMS.

	Premiums written or re- newed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1916	
Accident.....	\$ 128,280 63	\$ 86,935 28	\$ 108,043 02	
Health.....	119,554 75	93,017 81	86,647 65	
Liability.....	92,231 72	67,524 78	67,894 40	
Plate Glass.....	260,447 41	141,770 54	202,419 93	
Flywheel.....	22,673 84	13,966 00	36,258 34	
Auto and teams and other property damage.....	1,909,400 61	1,506,284 61	1,282,960 33	
Steam Boiler.....	520,286 88	360,718 19	891,846 66	
Burglary and Theft.....	535,999 33	277,465 68	426,302 78	
Workmens' Compensation.....	417,461 02	387,781 00	103,350 51	

SESSIONAL PAPER No. 8

## THE TRAVELERS INSURANCE COMPANY- HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

## ASSETS IN CANADA.

(For Invested Assets, see Life Statement.)

## Agents' balances and premiums uncollected:—

Accident.....	\$ 18,802 85
Employers' Liability.....	27,120 72
Total.....	\$ 45,923 57
Less commissions.....	11,524 23
Net amount of agents' balances and premiums uncollected.....	\$ 34,399 34

## LIABILITIES IN CANADA.

## Unsettled claims—

Accident, adjusted but unpaid.....	\$ 629 89
Accident, unadjusted.....	9,394 11
Employers' Liability, unadjusted.....	67,996 95
Total net amount of unsettled claims.....	\$ 78,020 95

## Reserve of unearned premiums, viz.:—

Accident.....	\$ 76,122 30
Employers' Liability.....	46,054 97
Ten Premium Accident.....	15,196 00
Total, \$137,373.27; carried out at 80 per cent.....	109,898 62
Due and accrued for salaries, rent, advertising, agency and other expenses.....	7,041 31
Due and accrued for taxes.....	3,705 05
Total liabilities in Canada.....	\$ 198,665 93

## INCOME IN CANADA.

Premiums.	Class of Business.	
	Accident.	Employer's Liability.
	\$ cts.	\$ cts.
Gross cash received.....	172,125 83	144,040 02
Less return premiums.....	3,773 55	14,339 84
Net cash received.....	168,352 28	129,700 18
Net cash received for premiums for all classes of business.....	\$ 298,052 46	
Total income in Canada.....	\$ 298,052 46	

## THE TRAVELERS—Continued.

## EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Accident.	Employer's Liability.
	\$ cts.	\$ cts.
Net payment for claims occurring in previous years .....	10,533 30	31,204 78
Paid for claims occurring during the year.....	35,600 79	34,059 50
Total net payment for claims.....	46,134 09	65,264 28
Total net payments for claims for all classes of business.....		
Commission and brokerage.....		\$ 111,398 37
Taxes .....		72,964 14
Salaries and travelling expenses: Salaries of Head Office officials and general and special agents, \$52,138.49; travelling expenses, officials and agents, \$5,717.10.....		8,550 34
Miscellaneous expenditure, viz.: Legal expenses, \$5,545 11; medical examiners' fees, \$2,875.85; postage, exchange and express, \$2,059.95; printing, stationery, etc., \$4,439.60; rents, \$9,084.97; adjusting, \$1,634.61.....		57,855 59
		26,640 09
Total expenditure in Canada.....		\$ 277,408 53

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Accident.			Employers' Liability.		
	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1916. ....	9,195	43,571,176	157,100 69	567	4,209,000	67,648 75
Taken in 1917, new and renewed.....	10,097	48,908,636	171,339 33	676	6,268,500	154,822 40
Totals .....	19,292	92,479,812	328,440 02	1,243	10,477,500	222,471 15
Less ceased .....	11,585	47,795,951	176,195 42	705	5,097,500	132,847 06
Gross and net in force at end of 1917.....	7,707	44,683,861	152,244 60	538	5,380,000	89,624 09

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## INCOME.

Total premium income.....	\$25,645,901 20
Inspections.....	203 26
Cash received for interest and dividends.....	942,558 98
Agents' balances previously charged off.....	1,925 50
Gross profit on sale or maturity of bonds.....	3,499 85
Gross increase, by adjustment, in book value of bonds.....	15,920 75
From all other sources.....	86,718 32
Total income.....	\$26,696,727 86



## SESSIONAL PAPER No. 8

## THE TRAVELERS—Continued.

## DISBURSEMENTS.

Net amount paid for claims .....	\$10,754,080 24
Matured endowments and surrender values under tea premium accident policies .....	21,441 45
Investigation and adjustment of claims .....	1,408,479 73
Paid stockholders for interest and dividends .....	480,000 00
Commissions or brokerage .....	4,303,211 00
Salaries, travelling and all other expenses of agents not paid by commissions .....	1,067,235 56
Salaries, travelling and other expenses of pay roll auditors .....	281,938 53
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees .....	890,250 14
Medical examiners' fees and salaries .....	50,715 60
Inspections .....	580,256 76
Travelling expenses, home office .....	38,880 52
State taxes on premiums, Insurance Department licenses and fees .....	267,151 32
All other licenses, fees and taxes .....	392,282 63
Rents .....	259,231 10
Agents' balances charged off .....	6,398 18
Gross loss on sale or maturity of bonds .....	876 50
Gross decrease, by adjustment, in book value of bonds .....	146,274 00
All other disbursements .....	623,030 13
Total disbursements .....	\$21,571,713 59

## LEDGER ASSETS.

Loans secured by pledge of bonds or other collaterals .....	\$ 955,388 75
Book value of bonds and stocks owned .....	19,964,121 50
Cash on hand, in trust companies and in banks .....	3,482,726 85
Premiums in course of collection .....	5,479,426 32
Bills receivable .....	10,992 70
Agents' ledger balances .....	105,961 45
Thrift stamps .....	1,206 00
Total ledger assets .....	\$29,999,823 57

## NON-LEDGER ASSETS.

Interest due and accrued .....	\$ 278,800 30
Market value of stocks over book value .....	573,717 50
Total .....	\$30,852,341 37
Deduct assets not admitted .....	1,357,109 59
Total admitted assets .....	\$29,495,231 78

## LIABILITIES.

Total unpaid claims .....	\$ 8,525,221 25
Estimated expenses of investigations and adjustment of unpaid claims .....	37,917 18
Total unearned premiums .....	8,778,899 07
Commissions, brokerage and other charges due or to become due to agents or brokers .....	709,246 24
Due or accrued on account of salaries, rent, expenses, bills, accounts, fees, etc. ....	205,349 51
Federal, state and other taxes due or accrued (estimated) .....	659,932 97
Reinsurance premiums .....	37,974 74
Workmen's Compensation Contingent Fund .....	1,000,000 00
Other liabilities .....	740,374 58
Total liabilities (excluding capital stock) .....	\$20,694,915 54
Joint stock capital paid up in cash .....	6,000,000 00
Surplus over liabilities .....	8,062,943 09
Total liabilities .....	\$34,757,858 63

## EXHIBIT OF PREMIUMS.

## Accident.

Premiums on policies written or renewed during 1917 .....	\$ 5,750,049 48
Premiums on policies terminated .....	5,660,570 24
Net premiums in force at December 31, 1917 .....	4,022,297 78

8 GEORGE V, A. 1918

THE TRAVELERS—*Concluded.**Employers' Liability.*

Premiums on policies written or renewed during 1917.....	\$ 8,449,556 69
Premiums on policies terminated.....	7,424,962 84
Net premiums in force at December 31, 1917.....	<u>5,566,432 00</u>

*Health.*

Premiums on policies written or renewed during 1917.....	\$ 1,683,685 00
Premiums on policies terminated.....	1,493,605 34
Net premiums in force at December 31, 1917.....	<u>1,023,225 30</u>

*Workmen's Compensation.*

Premiums on policies written or renewed during 1917.....	\$14,524,706 35
Premiums on policies terminated.....	12,154,270 22
Net premiums in force at December 31, 1917.....	<u>6,967,436 63</u>

*Workmens' Collective.*

Premiums on policies written or renewed during 1917.....	\$ 18,917 07
Premiums on policies terminated.....	19,739 14
Net premiums in force at December 31, 1917.....	<u>5,478 55</u>

SESSIONAL PAPER No. 8

## THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Supreme Counsellor—Thos. J. PHELPS.

Secretary—W. D. MURPHY.

Principal Office—Columbus, O.

Chief Agent in Canada—F. J. C. COX.

Head Office in Canada—Winnipeg, Man.

(Incorporated, September 25, 1890. Dominion license issued, July 24, 1914.)

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
United States of America Canal loan, 1961, 3 p.c.....	\$ 3,000 00	\$ 3,060 00
City of Calgary, 1933, 5 p.c.....	27,000 00	25,110 00
Total on deposit with Receiver General.....	<u>\$ 30,000 00</u>	<u>\$ 28,170 00</u>

Carried out at market value.....\$ 28,170 00

*Other Assets in Canada.*

Interest accrued.....	682 50
Agents' balances and premiums uncollected.....	530 88
Total assets in Canada.....	<u>\$ 29,383 38</u>

## LIABILITIES IN CANADA.

Total net amount of claims, unadjusted.....	\$ 7,203 76
Present value of claims payable by instalments not yet due.....	850 00
Total liabilities in Canada.....	<u>\$ 8,053 76</u>

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 19,872 00
Less return premiums.....	504 00
Net cash received for premiums.....	<u>\$ 19,368 00</u>
Interest and dividends.....	1,350 00
Total income in Canada.....	<u>\$ 20,718 00</u>

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 3,619 63
Net amount paid for claims occurring during the year.....	8,957 00
Total net amount paid for accident claims.....	<u>\$ 12,576 63</u>
Expenses, chief agent, \$33 86; medical examiners' fees, 123; headquarters expenses, \$4,717 41; filing fee, license, etc., \$361.23.....	5,240 50
Total expenditure in Canada.....	<u>\$ 17,817 13</u>

8 GEORGE V, A. 1918

THE ORDER OF UNITED COMMERCIAL TRAVELERS—*Concluded.*

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.
Gross policies in force at date of last statement.....	1,567	\$ 7,835,000
Taken during the year, new.....	311	1,555,000
Taken during the year, renewed.....	48	240,000
Transfers accepted.....	38	190,000
Total.....	1,964	\$ 9,820,000
Deduct terminated.....	297	1,485,000
Gross and net in force at December 31, 1917.....	1,667	\$ 8,335,000

*(For General Business Statement, see Appendix.)*

SESSIONAL PAPER No. 8

## THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—J. R. BLAND.

Secretary—J. HOWARD BLAND.

Principal Office—Baltimore, Md., U.S.A.

Chief Agent in Canada—A. E. KIRKPATRICK.

Head Office in Canada—Toronto.

(Incorporated March 19, 1896. Commenced business in Canada March 12, 1903.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 3,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*).....\$ 267,050 00*Other Assets in Canada.*Market value of bonds and debentures on deposit with Provincial Govts. (*For details, see Schedule B.*).....22,800 00

Cash at head office in Canada .....158 41

Cash in Dominion Bank, Toronto.....1,628 03

Interest accrued .....4,156 25

Agents' balances and premiums uncollected, viz.:

Guarantee (\$956.68 on business prior to Oct. 1, 1917).....\$ 19,491 86

Accident (\$50 on business prior to Oct. 1, 1917).....1,829 61

Plate Glass (\$20 47 was on business prior to Oct. 1, 1917).....1,168 64

Sickness (\$50 was on business prior to Oct. 1, 1917).....1,123 36

Burglary.....1,113 29

Employers' Liability (\$551.82 on business prior to Oct. 1, 1917).....3,740 18

Automobile.....995 05

Total \$29,461.99 (less \$6,939.04 commission).....22,522 95

Office furniture and plans.....1,500 00

Total assets in Canada .....\$ 319,815 64

## LIABILITIES IN CANADA.

Net amount of burglary claims, unadjusted.....\$ 800 00

Net amount of guarantee claims, unadjusted.....42,600 00

Net amount of guarantee claims, resisted in suit (\$66,475 accrued in previous years).....52,400 00

Net amount of employers' liability claims, unadjusted (\$1,500 accrued in previous years).....12,800 00

Net amount of employers' liability claims, resisted, in suit .....2,300 00

Net amount of accident claims, unadjusted.....675 00

Net amount of plate glass claims, unadjusted.....1,700 00

Net amount of sickness claims, unadjusted.....1,325 00

Net amount of automobile claims, unadjusted.....3,000 00

Net amount of automobile claims, resisted, in suit .....500 00

Total net amount of unsettled claims.....\$ 118,100 00

8 GEORGE V, A. 1918

## THE UNITED STATES FIDELITY AND GUARANTY—Continued.

## LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums, viz.:—

Guarantee.....	\$ 95,020 75
Accident.....	6,318 22
Plate Glass.....	3,048 29
Sickness.....	3,079 34
Burglary.....	21,723 19
Employers' Liability.....	29,083 84
Automobile.....	9,577 69

Total, \$167,851 32; carried out at 80 per cent..... \$ 134,281 06  
 Taxes due and accrued..... 34,000 00

Total liabilities..... \$ 286,381 06

## INCOME IN CANADA.

Premiums.	Class of Business.						
	Accident.	Auto- mobile.	Burglary.	Em- ployers' Liability.	Guar- antee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash re- ceived.....	15,885 64	25,801 00	43,237 64	68,091 92	212,545 60	8,317 79	8,491 82
Less reinsurance...	15 00		3,158 18		835 15		
Less return pre- miums.....	2,610 07	4,726 84	3,686 64	8,042 71	18,844 42	1,664 02	1,874 55
Total deduction...	2,625 07		6,844 82		19,679 57		
Net cash received.	13,260 57	21,074 16	36,392 82	60,049 21	192,866 03	6,653 77	6,617 27

Net cash received for premiums for all classes of business..... \$ 336,913 83  
 Cash received for interest on investments..... 13,075 00

Total income in Canada..... \$ 349,988 83

## EXPENDITURE IN CANADA.

Claims.	Class of Business.						
	Accident.	Auto- mobile.	Burglary.	Em- ployers' Liability.	Guar- antee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	370 71	179 35	8,808 76	8,932 52	19,517 26	330 61	639 91
Paid for claims occurring during the year.....	2,787 90	3,305 52	4,825 93	18,061 46	37,469 06	2,320 50	1,744 58
Less savings and sal- vage.....					23,055 43		
Less reinsurance.....			3,360 71		16 00		
Total deduction.....					23,071 43		
Net payment for said claims.....			1,465 22		14,397 63		
Total net payment for claims.....	3,158 61	3,484 87	10,273 98	26,993 98	33,914 89	2,651 11	2,384 49

## SESSIONAL PAPER No. 8

## THE UNITED STATES FIDELITY AND GUARANTY—Continued.

## EXPENDITURE IN CANADA—Concluded.

Total net payments for claims for all classes of business.....	\$	82,861 93
Commission and brokerage.....		80,178 50
Taxes.....		8,007 55
Salaries, fees and travelling expenses: Salaries:—Head Office, \$42,196.32; travelling expenses:— Officials, \$6,244 39.....		48,440 71
Miscellaneous expenditure, viz.:—Advertising, \$711 90; furniture and fixtures, \$1,013 29; legal expenses, \$557 16; postage, telegrams, telephones, express and duty, \$5,047 70; printing and stationery, \$1,221 26; rents, \$4,425 22; underwriters' boards, associations, etc., \$333.78; incidentals, \$1,591 96.....		14,902 27
Total expenditure in Canada.....	\$	234,390 96

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Accident.		Automobile.		Burglary.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1916	3,478,300	12,501 48	491,062	12,146 12	11,109,412	27,263 96
Taken in 1917—New.....	1,233,500	4,054 81	946,318	21,283 73	12,958,698	32,010 81
Renewed.....	3,288,400	11,875 67			1,632 573	10,644 02
Totals.....	8,000,200	28,431 96	1,437,380	33,429 85	25,700,683	69,918 79
Less ceased.....	4,136,995	15,780 51	585,693	14,274 49	13,858,307	26,056 69
Gross in force at end of 1917	3,863,205	12,651 45	851,687	19,155 36	11,842 376	43,862 10
Less reinsured.....	5,000	15 00			562,210	3,158 18
Net in force at end of 1917..	3,858,205	12,636 45	851,687	19,155 36	11,280,166	40,703 92

Risks and Premiums.	Class of Business.					
	Employers' Liability.		Guarantee.		Plate Glass.	Sickness.
	Amount.	Premiums.	Amount.	Premiums.	Premiums.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1916	649,412	50,495 30	31,410,247	178,661 29	3,872 39	3,382 60
Taken in 1917—New.....	930,603	68,531 81	15,311,601	82,847 96	6,240 24	5,808 26
Renewed.....	19,300	2,405 43	28,817,533	135,498 07	2,144 36	3,074 97
Totals.....	1,599,315	121,432 54	75,539,381	397,007 32	12,256 99	11,965 83
Less ceased.....	761,774	63,264 85	38,089,548	206,130 66	6,160 41	5,807 15
Gross in force at end of 1917	837,541	58,167 69	37,449,833	190,876 66	6,096 58	6,158 68
Less reinsured.....			168,911	835 15		
Net in force at end of 1917..	837,541	58,167 69	37,280,922	190,041 51	6,096 58	6,158 68

8 GEORGE V, A. 1918

## THE UNITED STATES FIDELITY AND GUARANTY—Continued.

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Ontario, 1939, 4 p.c.....	\$ 50,000 00	\$ 43,500 00
Province of Ontario, 1926, 5 p.c.....	2,000 00	2,000 00
<i>Cities—</i>		
Brandon, 1944, 5 p.c.....	25,000 00	23,250 00
Hamilton, 1933, 4½ p.c.....	50,000 00	47,000 00
Montreal, 1939, 3½ p.c.....	30,000 00	24,000 00
Ottawa, 1928, 3½ p.c.....	40,000 00	34,800 00
Quebec, 1932, 3½ p.c.....	25,000 00	20,750 00
Toronto, (Street Railway), 1918, 4 p.c.....	40,000 00	39,600 00
Vancouver, 1928, 4½ p.c.....	5,000 00	4,550 00
<i>Railway—</i>		
C.N.R. Winnipeg Terminal, (g'teed. by Prov. of Manitoba), 1939, 4 p.c.....	5,000 00	4,100 00
<i>Miscellaneous—</i>		
University of Alberta, 1st mtge. (g'teed. by Prov. of Alberta), 1924, 4½ p.c.....	25,000 00	23,500 00
Total on deposit with Receiver General.....	<u>\$ 297,000 00</u>	<u>\$ 267,050 00</u>

## SCHEDULE B.

Special deposit with Quebec Government, viz.:—

Province of Quebec inscribed stock, 1937, 3 p.c.....	\$ 20,000 00	\$ 14,600 00
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Special deposit with New Brunswick Government, viz.:—

Canadian Northern Ry. Winnipeg Terminal (guaranteed by Prov. of Manitoba), 1939, 4 p.c.....	10,000 00	8,200 00
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Total par and market values.....	<u>\$ 30,000 00</u>	<u>\$ 22,800 00</u>
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## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## INCOME.

Total net cash received for premiums.....	\$14,390,158 36
Inspections.....	4,088 64
Interest and dividends.....	462,413 42
Rents.....	81,335 35
Agents' balances previously charged off.....	4,722 62
Gross profit on sale or maturity of bonds.....	5,374 82
All other income.....	27,074 22
Total income.....	<u>\$14,975,167 43</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 5,520,974 80
Investigation and adjustment of claims.....	429,301 91
Commissions or brokerage (less amount received on return premiums and reinsurance).....	2,593,063 59
Cash paid stockholders for interest or dividends.....	360,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	615,072 72
Salaries, travelling and all other expenses of agents not paid by commissions.....	1,159,575 27
Inspections (other than medical and claim).....	60,536 16
Rents.....	160,377 89
Taxes on real estate.....	16,553 66
State taxes on premiums, Insurance Department licenses and fees.....	220,935 72
All other licenses, fees and taxes.....	110,675 26
Agents' balances charbed off.....	3,409 20
Gross loss on sale or maturity of real estate and bonds.....	9,366 25
All other disbursements.....	581,460 79
Total disbursements.....	<u>\$11,841,303 22</u>



## SESSIONAL PAPER No. 8

THE UNITED STATES FIDELITY AND GUARANTY—*Concluded.*

## LEDGER ASSETS.

Book value of real estate .....	\$ 740,415 48
Mortgage loans on real estate, first liens .....	24,800 00
Loans secured by pledge of bonds, stocks or other collaterals .....	87,286 64
Book value of bonds and stocks .....	10,718,015 41
Cash on hand, in trust companies and in banks .....	2 101,463 12
Gross premiums in course of collection .....	2,961,436 85
Due by U.S. Government under contract .....	6,276 99
Due for subscriptions, Department Guaranteed Attorneys .....	86,400 04
Accounts with suspended banks .....	47,387 77
Bills receivable .....	2,100 00
Deposit with N.Y. Workmen's Compensation Commission .....	215,419 78
Equity in New York Excise funds .....	73,442 62
Agents' balances suspense account .....	66,142 49
<b>Total ledger assets .....</b>	<b>\$17,130,617 19</b>

## NON-LEDGER ASSETS.

Interest due and accrued .....	135,607 67
Rents due and accrued .....	183 33
<b>Gross assets .....</b>	<b>\$17,266,408 19</b>
Deduct assets not admitted .....	1,225,144 13
<b>Total admitted assets .....</b>	<b>6,041,264 06</b>

## LIABILITIES.

Total net amount of unpaid claims .....	\$ 4,149,695 00
Expense of investigation and adjustment of unpaid claims (estimated) .....	77,420 00
Total unearned premiums .....	6,101,892 79
Commissions, brokerage, etc. ....	438,565 88
Salaries, rents, due and accrued .....	8,560 90
Federal, state and other taxes due or accrued (estimated) .....	306,439 10
Return premiums .....	15,748 73
Due on account of reinsurance .....	73,291 61
Reinsurance Companies' reserve account .....	36,018 51
<b>Total liabilities, excluding capital stock .....</b>	<b>\$11,207,542 52</b>
Capital stock paid up in cash .....	3,000,000 00
Surplus over all liabilities .....	1,833,721 54
<b>Total liabilities .....</b>	<b>\$16,041,264 06</b>

## EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1917.
	\$ cts.	\$ cts.	\$ cts.
Accident .....	354,630 38	288,041 12	249,240 47
Health .....	147,283 02	114,215 37	100,833 90
Liability .....	4,609,336 19	3,942,395 17	2,705,474 31
Fidelity .....	2,111,250 97	1,843,727 60	1,650,534 78
Plate Glass .....	248,223 90	197,476 74	209,400 19
Auto and Teams Property damage .....	661,320 18	524,922 78	452,145 70
Burglary and Theft .....	686,422 25	519,782 92	626,640 15
Workmen's Collective .....	101,061 20	103,024 25	9,405 14
Surety .....	4,184,617 82	3,377,416 45	4,063,299 51
Workmen's Compensation .....	5,440,163 05	4,929,227 93	1,783,833 02



## APPENDIX A.

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*(Canadian Companies.)*

### List of Directors and Shareholders

OF FIRE INSURANCE COMPANIES AND OF COMPANIES OTHER  
THAN FIRE OR LIFE.

AS AT DECEMBER 31, 1917.

OR SUBSEQUENT DATE.

LIST OF CANADIAN DIRECTORS OR MEMBERS OF ADVISORY  
BOARDS OF BRITISH AND FOREIGN COMPANIES.

(*Fire Companies and Companies other than Fire or Life.*)

*General Accident, Fire and Life Assurance Corporation, Ltd.*—Peleg Howland, Toronto.

*Glens Falls Insurance Company.*—Geo. C. Chahoon, Jr.

*Guardian Assurance Company, Limited.*—K. W. Blackwell, Chairman ; J. O. Gravel, T. Bienvenu.

*The Liverpool and London and Globe Insurance Company, Limited.*—M. Chevalier, Sir Alex. Lacoste, W. M. Macpherson, Sir F. Williams-Taylor.

*North British and Mercantile Insurance Company.*—Wm. McMaster, G. M. Moncel, E. L. Pease.

*Northwestern National Insurance Company.*—J. O. Armour, Frederick Layton, Chas. Ray, Hon. J. G. Jenkins, Washington Becker, Fred. Vogel, Jr., H. A. J. Upham, Wm. D. Van Dyke, Howard Green, Grant Fitch, J. H. Tweedy, Jr., Robt. Camp, A. F. James, Wm. D. Reed, Joseph Huebl.

*The Norwich Union Fire Insurance Society, Limited.*—G. B. Patteson, H. F. Gooderham, J. W. Woods.

*Phœnix Assurance Company, Limited.*—C. W. Dean, Brig.-Gen'l F. S. Meighen, J. M. McIntyer, Sir H. K. Egan.

*The Royal Exchange Assurance.*—H. V. Meredith, Chairman ; J. S. Hough, K.C., Dr. E. P. Lachapelle.

*The Travellers' Insurance Company, Hartford, Conn.*—Trustees:—F. F. Parkins, F. W. Evans, The Royal Trust Co.

*The Union Fire Insurance Company of Paris.*—G. Lemoine, Lansing Lewis.

*The United States Fidelity and Guaranty Company.*—Major A. E. Kirkpatrick, Lt.-Col. the Hon. Frederic Nicholls, Col. H. A. Mullins.

*The Yorkshire Insurance Company, Limited.*—Hon. C. J. Doherty, G. M. Bosworth, Hon. Alphonse Racine, A. L. McLaurin.

## THE ACADIA FIRE INSURANCE CO.

LIST OF DIRECTORS—(As at February 28, 1918.)

C. C. Blackadar, Pres.; A. E. Jones, Vice-Pres.; C. H. Mitchell, G. R. Hart, W. M. P. Webster, R. MacD. Paterson and J. B. Paterson.

LIST OF SHAREHOLDERS—(As at December 31, 1917).

Name.	Address.	No of shares.	Amount subscribed and paid in cash.
			\$
Phoenix Assurance Co., Ltd.....	London, Eng.....	9,650	386,000
C. C. Blackadar .....	Halifax, N.S.....	50	2,000
A. E. Jones.....	" .....	50	2,000
C. H. Mitchell.....	" .....	50	2,000
G. R. Hart.....	" .....	50	2,000
W. M. P. Webster.....	" .....	50	2,000
R. MacD. Paterson.....	Montreal, P.Q.....	50	2,000
J. B. Paterson.....	" .....	50	2,000
Totals.....		10,000	\$ 400,000

## BEAVER FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Jan. 1, 1918).

W. J. Christie, Pres.; G. W. Allan, K.C., and A. Gouzé, Vice-Presidents; J. H. Munson, K.C., F. Morton Morse, W. H. Cross, F. T. Griffin, D. H. Laird, A. De Jardin.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
W. H. Cross.....	Winnipeg.....	50	5,000	2,750
John Galt.....	" .....	100	10,000	5,500
A. M. Nanton.....	" .....	100	10,000	5,500
J. H. Munson.....	" .....	75	7,500	4,125
D. H. Laird.....	" .....	25	2,500	1,375
W. J. Christie.....	" .....	100	10,000	5,500
F. Morton Morse.....	" .....	100	10,000	5,500
F. T. Griffin.....	" .....	50	5,000	2,750
G. W. Allan.....	" .....	130	13,000	7,150
R. T. Riley.....	" .....	100	10,000	5,500
Andre Gouzé.....	" .....	150	15,000	8,250
A. De Jardin.....	" .....	25	2,500	1,375
General Financial Corporation of Canada.....	" .....	2,000	200,000	110,000
Totals.....		3,005	\$ 300,500	\$ 165,275

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## THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 22, 1918).

Henry N. Roberts, Pres.; O. E. Granberg, Vice-Pres.; Chas. S. Blake, J. R. L. Starr, K.C., W. R. C. Corson and Geo. C. Robb.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed and paid in cash
			\$
Charles S. Blake.....	Hartford, Conn.....	20	2,000
Olaf. E. Granberg.....	Montreal, Que.....	20	2,000
W. R. C. Corson.....	Hartford, Conn.....	20	2,000
George C. Robb.....	Toronto, Ont.....	20	2,000
Henry N. Roberts.....	".....	20	2,000
J. R. L. Starr, K.C.....	".....	20	2,000
Hartford Steam Boiler Inspection and Insurance Company.	Hartford, Conn.....	881	88,100
Totals.....		1,001	\$ 100,100

## SESSIONAL PAPER No. 8

## BRITISH AMERICA ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Mar. 1st, 1918.)

W. B. Meikle, Pres.; Sir John Aird, Robert Bickerdike, Montreal, Alfred Cooper, London, Eng., H. C. Cox, D. B. Hanna, E. Hay, Jno. Hoskin, K.C., LL.D., Z. A. Lash, K.C., LL.D., G. A. Morrow, O.B.E. LL.-Col. the Hon. Frederic Nicholls, Brig.-Gen'l Sir Henry Pellatt, C.V.O., E. R. Wood.

LIST OF SHAREHOLDERS—(COMMON STOCK—As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Agar, Miss Florence.....	Toronto, Ont.....	6	150 00	150 00
Agar, R. T. ....	Ingersoll, Ont.....	10	250 00	250 00
Aird, Sir John.....	Toronto, Ont.....	200	5,000 00	5,000 00
Aitkin, Mrs. Janet.....	".....	46	1,150 00	1,150 00
Allen, Mrs. Emma J.....	".....	38	950 00	950 00
Allen, J. K.....	Newcastle, Ont.....	8	200 00	200 00
Ardagh, Miss Anna B.....	"Ardraen," Barrie, Ont.....	9	225 00	225 00
Ardagh, Henry H.....	".....	9	225 00	225 00
Armour, E. Douglas, K.C.....	Toronto, Ont.....	20	500 00	500 00
Armour, Robert.....	Montreal, Que.....	41	1,025 00	1,025 00
Armstrong, Mrs. Fidelia J.....	Toronto, Ont.....	8	200 00	200 00
Atkinson, D. H.....	".....	5	125 00	125 00
Bailey, P. L.....	".....	20	500 00	500 00
Bailey, Mrs. P. L.....	Mimico, Ont.....	5	125 00	125 00
Baker, est. of John T.....	New York, N.Y.....	100	2,500 00	2,500 00
Ball, Mary Veronia.....	Woodstock, Ont.....	2	50 00	50 00
Banks, Mrs. Emily.....	Care of W. H. Banks, Toronto, Ont.....	20	500 00	500 00
Banks, W. H., in trust.....	Toronto, Ont.....	1	25 00	.....
Barkworth, J. E.....	Baltimore, Md.....	20	500 00	500 00
Baxter, est. of James E.....	Edmonton, Alta.....	4	100 00	100 00
Behan, Mrs. Julia.....	Orange, N.J.....	13	325 00	325 00
Bell, A. J.....	Halifax, N.S.....	10	250 00	250 00
Besley, Mrs. E. A.....	Toronto, Ont.....	11	275 00	275 00
Bickerdike, Robert.....	Montreal, Que.....	200	5,000 00	5,000 00
Biggs, Mrs. Gertrude L.....	Toronto, Ont.....	27	675 00	675 00
Black, MacM.....	Springfield, Ont.....	5	125 00	125 00
Blossom, Geo. W.....	Chicago, Ill.....	100	2,500 00	2,500 00
Bond, exec. of estate of John M.....	Toronto, Ont.....	26	650 00	650 00
Boswell, A. R., K.C. (in trust).....	".....	2	50 00	50 00
Bounsall, Miss Phebe S.....	Hamilton, Ont.....	4	100 00	100 00
Bower, Mrs. Sarah E.....	Toronto, Ont.....	20	500 00	500 00
Bowie, Dr. E. F.....	".....	2	50 00	50 00
Boyd, Mrs. Mary H.....	".....	8	200 00	200 00
Boyd, W. Y.....	Care of Mrs. A. Y. Boyd 85 Gore St., Kingston, Ont.....	5	125 00	63 06
Brock, estate of W. R.....	Toronto, Ont.....	6	150 00	150 00
Browne, estate of Rev. Geo.....	".....	26	650 00	650 00
Brumell, Mrs. Kate W.....	".....	96	2,400 00	2,400 00
Bryan, A. W.....	".....	20	500 00	150 00
Bryan, Geo. J.....	".....	5	125 00	125 00
Bryan, Geo. J. (in trust).....	".....	5	125 00	125 00
Bunnell, Arthur K.....	Brantford, Ont.....	5	125 00	125 00
Buntin, estate of Alex.....	Montreal, Que.....	285	7,125 00	7,125 00
Buntin, Mrs. Isabella G.....	".....	284	7,100 00	7,100 00
Burton, Geo. F.....	Toronto, Ont.....	20	500 00	500 00
Cayley, Mrs. Agnes L.....	Collingwood, Ont.....	16	400 00	400 00
Cameron, Mrs. E. S.....	Toronto, Ont.....	50	1,250 00	1,250 00
Carey, J. P.....	Unknown.....	1	25 00	25 00
Carpenter, estate of E. R.....	Collingwood, Ont.....	13	325 00	325 00

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## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Carpmael, Miss A. C.....	Care of John Hoskin, K. C., LL.D., Osler, Hoskin & Harcourt, Toronto, Ont.....	60	1,500 00	1,500 00
Cartwright, John R.....	Toronto, Ont.....	12	300 00	300 00
Cathcart, R.....	Unknown.....	1	25 00	25 00
Central Canada Loan & Sav. Co.....	Toronto, Ont.....	36	900 00	900 00
Chafee, Zechariah, jr.....	Providence, R.I.....	18	450 00	450 00
Champion, estate of Charles.....	Brantford, Ont.....	27	675 00	675 00
Champion, Iden W.....	".....	26	650 00	650 00
Clark, Janet.....	Care of J. A. Patterson, Toronto, Ont.....	2	50 00	50 00
Clark, Janet and Barbara Stewart.....	".....	1	25 00	25 00
Clark, James.....	Bullocks Corners, Ont.....	28	700 00	700 00
Clark, estate of Sir Wm. Mortimer, K.C.....	Toronto, Ont.....	13	325 00	325 00
Clarkson, Edith Mary.....	".....	400	10,000 00	10,000 00
Cook, C., Pres., W. G. Helliker, manager (Royal Loan & Savings Co.).....	Brantford, Ont.....	100	2,500 00	2,500 00
Cooper Alfred.....	London, Eng.....	200	5,000 00	5,000 00
Coutts, James.....	Ufford, Muskoka.....	20	500 00	500 00
Cox, H. C.....	Toronto, Ont.....	200	5,000 00	5,000 00
Cucksey, R.....	Chatham, Ont.....	4	100 00	66 73
Cunningham, Mrs. Margaret.....	Guelph, Ont.....	50	1,250 00	1,250 00
Curtis, Frank E.....	Simcoe, Ont.....	4	100 00	100 00
Davidson, Nancy W.....	Toronto, Ont.....	15	375 00	375 00
De Gex, L. M.....	Canadian Bank of Com- merce, Prince Rupert, B.C.....	26	650 00	650 00
Denton, A. Muir.....	Port Dalhousie, Ont.....	31	775 00	775 00
Dickson, Marion.....	Guelph, Ont.....	10	250 00	250 00
Duffett, Herbert.....	Toronto, Ont.....	157	3,925 00	3,925 00
Duffett, Walter.....	".....	20	500 00	500 00
Duncan, John, exec. of estate of Wm. Duncan	".....	17	425 00	425 00
Dundas, Mrs. Amy C.....	".....	19	475 00	475 00
Dundas, Miss Amy D.....	".....	4	100 00	100 00
Dunham, Mrs. Alice.....	Boston, Mass.....	67	1,675 00	1,675 00
Dunlop, Belle.....	Woodstock, Ont.....	2	50 00	50 00
Dunlop, H. C.....	Goderich, Ont.....	48	1,200 00	1,200 00
Dunlop, James.....	Woodstock, Ont.....	1	25 00	25 00
Dunlop, Stevenson.....	".....	1	25 00	25 00
Dunnett, Mrs. Jessie.....	Toronto, Ont.....	30	750 00	750 00
Dupuis, Mrs. Annie J.....	Care of R. Crawford, Kingston, Ont.....	13	325 00	325 00
Ellis, Mrs. Mary E.....	Toronto, Ont.....	8	200 00	200 00
Elliott, Christopher.....	Unknown.....	16	400 00	400 00
Emery, Mrs. C. E. and H. M.....	Port Burwell, Ont.....	10	250 00	250 00
Enright, Mrs. Kate.....	Collingwood, Ont.....	16	400 00	400 00
Essery, W. H.....	Toronto, Ont.....	10	250 00	75 00
Farthings, J. Murray, trustee.....	Aylmer, Ont.....	10	250 00	250 00
Farwell, W. G. (in trust).....	St. Frances Court, River Side Drive and 135th St., New York, N. Y.....	40	1,000 00	1,000 00
Featherstonhaugh, Mrs. C. L.....	Toronto, Ont.....	45	1,125 00	1,125 00
Ferrah, Miss Maggie.....	Oakville, Ont.....	1	25 00	25 00
Ferrah, Miss Mary.....	".....	2	50 00	50 00
Ferrier, Mrs. Annie.....	Care of C. R. McKeown Orangeville, Ont.....	7	175 00	175 00
Fitton, H. W.....	Canadian Bank of Com- merce, Brantford, Ont.....	10	250 00	250 00
Fitton, C. H., N. and H. W. (trustees).....	".....	10	250 00	250 00
Fletcher, Robert J.....	Barrie, Ont.....	10	250 00	250 00
Forster, Geo.....	Toronto, Ont.....	1	25 00	25 00
Freysing, Peter.....	".....	26	650 00	650 00



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## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Fudger, W. E.	592 Indian Rd., Toronto, Ont.	22	550 00	550 00
Gamble, Geo.	Toronto, Ont.	21	525 00	525 00
Gamble, Mrs. Matilda.	"	24	600 00	600 00
Gardiner, Samuel.	Unknown.	1	25 00	25 00
Garrow, E. F.	Toronto, Ont.	20	500 00	500 00
Gibson, Rev. John.	"The Rectory", Thorn- hill, Ont.	10	250 00	250 00
Gilmor, Miss Jessie.	Mimico P.O., Ont.	2	50 00	50 00
Gilmour, Thomas.	Toronto, Ont.	50	1,250 00	1,250 00
Godwin, est. of W. H.	Kingston, Ont.	5	125 00	125 00
Gorham, Mrs. Helen D.	Milton, Ont.	10	250 00	250 00
Hamilton, J. M. and J. H. Sharpe, executors.	San Francisco, Cal.	72	1,800 00	1,800 00
Hamilton, Clark, and Wm. F. Nickle, trustees.	Kingston, Ont.	9	225 00	225 00
Hammond, L. D.	Chicago, Ill.	40	1,000 00	1,000 00
Haney, Mrs. Annie M.	Strathroy, Ont.	15	375 00	375 00
Hanlin, Mrs. Helen.	Fergus, Ont.	8	200 00	200 00
Hanna, D. B.	Toronto, Ont.	6	150 00	150 00
Harris, Arthur B.	Clarkson, Ont.	13	325 00	325 00
Harris, Miss Lucy.	Toronto, Ont.	26	650 00	650 00
Haskill, Mrs. Sarah.	St. Clair, Mich.	13	325 00	325 00
Hay, A. W.	Quebec, Que.	20	500 00	500 00
Henderson, John.	Ottawa, Ont.	70	1,750 00	1,750 00
Heribel, Louis Emile.	St. Hyacinthe, Que.	3	75 00	75 00
Hewson, Mrs. Fanny B.	Niagara Falls, Ont.	20	500 00	500 00
Hime, W. L. and M. W. (in trust).	Toronto, Ont.	20	500 00	500 00
Hirschberg, Mrs. Mary.	Merchants Exchange Bldgs., St. Louis, Mo	50	1,250 00	1,250 00
Holeroff, H. S.	Orillia, Ont.	10	250 00	250 00
Hooper, Edward M.	Toronto, Ont.	2	50 00	50 00
Hooper, Mrs. Isabella, L.	Care of Dr. Hooper, Toronto, Ont.	2	50 00	50 00
Hoskin, John, K.C., LL.D.	Care McCarthy, Osler, Hoskins & Harcourt, Toronto, Ont.	286	7,150 00	7,150 00
Howe, Etna, D.	Toronto, Ont.	54	1,350 00	1,350 00
Howson, est. of H. B.	"	10	250 00	250 00
Hutton, Mrs. E. A.	Care H. L. Hutton, White Shiles & Co., 312-315 Westminster Trust Block, New Westminster, B.C.	20	500 00	500 00
Irving, Mrs. Louisa S.	Care L. H. Irving, Prov. Secy's Dept., Parlia- ment Bldgs., Toronto, Ont.	3	75 00	75 00
Irwin, J.	Strathroy, Ont.	20	500 00	500 00
Jacks, Mrs. Kate, exec.	Toronto, Ont.	49	1,225 00	1,225 00
Jaffray, Robt., exec. of est. (in trust).	"	50	1,250 00	1,250 00
Jaffray, W. G. (in trust).	Care of Globe Printing Co., Toronto, Ont.	50	1,250 00	1,250 00
Jaffray, W. G.	Care of Globe Printing Co., Toronto, Ont.	50	1,250 00	1,250 00
Kehoe, Christopher, J.	Care of F. S. Hirschberg & Col., St. Louis, Mo.	50	1,250 00	1,250 00
Kenny, est. of James J.	Toronto, Ont., care of Mrs. P. L. Bailey, Mimico, Ont.	79	1,975 00	1,975 00
Kent Miss Myra.	Toronto, Ont.	53	1,325 00	1,325 00
Kernahan, J. K.	St. Catharines, Ont.	10	250 00	250 00
Kimmerly, P. G., est. of late.	Care of Mrs. P. G. Kim- merly, Westmount, Que.	20	500 00	500 00

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## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$    cts.	\$    cts.
Kirkpatrick, W. M. and A. T., execs.....	Care of Wm. Kirkpatrick, C.P.R., Montreal Que.....	25	625 00	625 00
Knowlton, F. J. G.....	St. John, N. B.....	20	500 00	500 00
Laird, Mary.....	Toronto, Ont.....	6	150 00	150 00
Larkin, Ellen M., extr., and H. E. McSloy, exec., est. of P. Larkin.....	St. Catharines, Ont.....	200	5,000 00	5,000 00
Lavis, est. of Chas. S. Masson, exec.....	Belleville, Ont.....	80	2,000 00	2,000 00
Lash, Z. A., K.C., LL.D. (trustee).....	Can. Bank of Commerce Bldg., Toronto, Ont.....	68	1,650 00	1,650 00
Lash, Z. A., K.C., LL.D.....	Can. Bank of Commerce Bldg., Toronto, Ont.....	6	150 00	150 00
Leach, James.....	Toronto, Ont.....	40	1,000 00	1,000 00
Leslie, William.....	Unknown.....	2	50 00	50 00
Lester, Thomas W.....	Hamilton, Ont.....	22	550 00	550 00
Long, Thomas.....	Collingwood, Ont.....	462	11,550 00	11,550 00
Long, Thomas (in trust).....	".....	254	6,350 00	6,350 00
Long, John J.....	Care of Thomas Long, Toronto, Ont.....	16	400 00	400 00
Long, Miss Marcella.....	Toronto, Ont.....	16	400 00	400 00
Long, Miss Mary.....	".....	16	400 00	400 00
Long, Miss Margaret E.....	".....	16	400 00	400 00
Maddison, Mrs. Esther A.....	".....	10	250 00	250 00
Mahony, T. H.....	Care of Mahony & Hay, Quebec, Que.....	80	2,000 00	2,000 00
Marling, Thomas W. B.....	Care of H. B. Gibsons and Wm. Marling, Montreal, Que.....	1	25 00	25 00
Marsh, Mrs. Emily Carew.....	Lindsay, Ont.....	21	525 00	525 00
Maughan, Mrs. Fanny.....	Toronto, Ont.....	10	250 00	250 00
Meadows, Mrs. Emily M.....	Mooretown, Ballycogley Wexford, Ireland.....	24	600 00	600 00
Meikle, W. B.....	Toronto, Ont.....	256	6,400 00	6,400 00
Milner, Mrs. Margaret Flavell.....	".....	12	300 00	300 00
Moran, W. J.....	Winnipeg, Man.....	18	450 00	450 00
Morrison, Miss Ethel I.....	Montreal, Que.....	176	4,400 00	4,400 00
Morrow, Geo. A.....	Can. Loan & Savings Co., Toronto, Ont.....	106	2,650 00	2,650 00
Mountain, Rev. J. J. S., exec. est of.....	Cornwall, Ont.....	102	2,550 00	2,550 00
Mountain, Mrs. Louisa Mira.....	St. Catharines, Isle of Wight, England.....	36	900 00	900 00
Moyna, Rev. Michael.....	McDonell Square, Tor- onto, Ont.....	40	1,000 00	1,000 00
Munro, Alexander.....	Toronto, Ont.....	5	125 00	125 00
Munro, James.....	".....	2	50 00	50 00
Murray, Rev. James.....	".....	2	50 00	50 00
Myers, Augustus, extr. est. of late.....	Cambridge, Mass.....	532	13,300 00	13,300 00
Macaulay, Miss C. I.....	Kingston, Ont.....	20	500 00	500 00
Macdonald, Arch. H.....	Guelph, Ont.....	12	300 00	300 00
Macdonald, The Baroness.....	Care of A. V. Sinclair, Barrister, Ottawa, Ont.....	56	1,400 00	1,400 00
McGillivray, Mrs. Clara D.....	Kingston, Ont.....	20	500 00	500 00
MacKerchar, Donald.....	1st National Bk., Minne- apolis, Minn.....	2	50 00	50 00
MacMahon, H. P.....	Manager, Royal Bank, Woodstock, Ont.....	10	250 00	250 00
MacMahon, H. W.....	Toronto, Ont.....	10	250 00	250 00
McCabe, S. L.....	Lotus, Ont.....	20	500 00	500 00
McCallum, J. Finlay.....	Edmonton, Alta.....	5	125 00	125 00
McDonald, Mrs. Alice.....	Guelph, Ont.....	7	175 00	175 00
McGee, Mrs. Annie.....	Toronto, Ont.....	13	325 00	325 00
McIntosh, James Innes.....	Guelph, Ont.....	8	200 00	200 00
McKay, Geo.....	Unknown.....	2	50 00	50 00

## SESSIONAL PAPER No. 8

## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Amount.	Address.	No. of shares.	Amount subscribed.	Amount. paid in cash.
			\$ cts.	\$ cts.
McKeown, Mrs. Christina Innes.....	Care of C. R. McKeown, Barrister, Orangeville, Ont.....	7	175 00	175 00
McLaughlin, Dr. R. G.....	Toronto, Ont.....	2	50 00	50 00
McLean, Donald.....	".....	2	50 00	50 00
National Trust Co., Ltd.....	".....	668	16,700 00	16,700 00
Neihaus, Katherine P. and Tor. Gen. Trusts Corp., exec. of est. of late Charles Neihaus	".....	80	2,000 00	2,000 00
Nicholls, H. A.....	Richmond Hill, Ont....	4	100 00	100 00
Niven, John K. & Co.....	Toronto, Ont.....	10	250 00	250 00
Northcote, Henry.....	".....	2	50 00	50 00
Northern Life Assurance Co.....	London, Ont.....	200	5,000 00	5,000 00
O'Flynn, Francis E.....	Belleville, Ont.....	16	400 00	400 00
O'Flynn, Fred. W.....	Toronto, Ont.....	10	250 00	250 00
O'Flynn, Harry H.....	Dominion Bank, Toronto Ont.....	10	250 00	250 00
O'Flynn, Philo Walter.....	Madoc, Ont.....	17	425 00	425 00
O'Hara, James.....	Toronto, Ont.....	6	150 00	150 00
Osborne, James Kerr, exrs. est. of.....	Care of Toronto General Trusts Corporation, Toronto, Ont.....	690	17,250 00	17,250 00
Park, James.....	Toronto, Ont.....	2	50 00	50 00
Parker, Mrs. M. D.....	Winnipeg, Man.....	12	300 00	300 00
Paterson, Miss Helen M.....	Toronto, Ont.....	14	350 00	350 00
Paterson, John A.....	".....	2	50 00	50 00
Paterson, Miss Mary Louise.....	Care of Rev. T. W. Pat- erson, Toronto, Ont.....	48	1,200 00	1,200 00
Paterson, Rev. T. W.....	Toronto, Ont.....	84	2,100 00	2,100 00
Patrick, Geo. S.....	Lindsay, Ont.....	12	300 00	300 00
Pearcy, G. S. (in trust).....	Toronto, Ont.....	12	300 00	300 00
Pellatt, Brig-Gen'l Sir Henry, C.V.O.....	Traders Bank Bldg., Toronto, Ont.....	412	10,300 00	10,300 00
Perry, Walter D.....	Mitchell, Ont.....	280	7,000 00	7,000 00
Philps, E. L.....	Halifax, N. S.....	20	500 00	500 00
Poole, James.....	Glencoe, Ont.....	4	100 00	100 00
Porter, John S.....	Toronto, Ont.....	34	850 00	850 00
Potts, Mrs. Jane V.....	Stirling, Ont.....	20	500 00	500 00
Power, William.....	Stirling, Ont.....	4	100 00	100 00
Proudfoot, William.....	Goderich, Ont.....	200	5,000 00	5,000 00
Provident Investment Co.....	Toronto, Ont.....	20	500 00	500 00
Pync, Dr. R. A. and F. W. McQueen, exrs.....	Care of Dr. R. A. Pyne, Toronto, Ont.....	8	200 00	200 00
Raikes, Geo. (in trust).....	Barrie, Ont.....	60	1,500 00	1,500 00
Raikes, Geo.....	".....	60	1,500 00	1,500 00
Ramsay, William.....	Bowland Stow, Scotland	26	650 00	650 00
Rance, Mrs. Harriet.....	Clinton, Ont.....	40	1,000 00	1,000 00
Renwick, Mrs. Jane Macdonald.....	29 Hillside Rd., Stam- ford Hill, London, N., England.....	10	250 00	250 00
Ridout, Percival F.....	Can. Bank of Commerce, North Toronto.....	30	750 00	750 00
Robinson, Misses H. M. and A.A., executrices.....	Toronto, Ont.....	40	1,000 00	1,000 00
Robinson, Mrs. Elizabeth.....	".....	50	1,250 00	1,250 00
Robert, E. A.....	Montreal, Que.....	80	2,000 00	2,000 00
Rogers, Dr. J. M.....	Ingersoll, Ont.....	4	100 00	100 00
Ross, Fred. H.....	Toronto, Ont.....	10	250 00	250 00
Rowell, Mrs. Elizabeth.....	".....	10	250 00	250 00
Scott, Ann.....	Unknown.....	8	200 00	200 00
Scott, C. W.....	Toronto, Ont.....	20	500 00	500 00
Shaw, Mrs. Isabel T.....	Hamilton, Ont.....	15	375 00	375 00
Sharpe, Miss Clara L.....	San Francisco, Cal.....	17	425 00	425 00
Simpson, Benjamin M.....	Care of Wm. A. Simpson & Son, Philadelphia, Pa.....	40	1,000 00	1,000 00

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## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Simpson, Charles C.....	Care of Wm. A. Simpson & Son, Philadelphia, Pa.....	20	500 00	500 00
Simpson, William M. ....	".....	20	500 00	500 00
Sims, P. H.....	Toronto, Ont.....	200	5,000 00	5,000 00
Sims, P. H. (in trust).....	".....	6	150 00	.....
Smart, A. M.....	Care of G. M. Gunn & Son, London, Ont.....	20	500 00	500 00
Smiley, James.....	Paris, Ont.....	4	100 00	100 00
Smith, Alexander.....	Toronto, Ont.....	40	1,000 00	1,000 00
Smith, Mrs. Jane M., executrix.....	Montreal, Que.....	6	150 00	150 00
Smith, W. W.....	Raleigh, N.C.....	40	1,000 00	1,000 00
Sproule, Mrs. Elizabeth J.....	Springfield-on-the Credit, Ont.....	5	125 00	125 00
Staehler, estate of J. M.....	Kitchener, Ont.....	10	250 00	75 00
Stewart, Barbara.....	Toronto, Ont.....	2	50 00	50 00
Stewart, James B.....	".....	4	100 00	100 00
Stewart, Wm. E., exec.....	".....	4	100 00	100 00
Stewart, John and John Duncan, exrs. (in trust).....	".....	52	1,300 00	1,300 00
Strathy, James Robert.....	Care of A. G. Strathy, Toronto, Ont.....	9	225 00	225 00
Strathy, Miss Elizabeth M.L.....	".....	9	225 00	225 00
Strathy, A. G.....	".....	9	225 00	225 00
Strathy, Gerard B.....	".....	9	225 00	225 00
Swan, Henry.....	".....	2	50 00	50 00
Taylor, Maria and R. V. Sinclair, extr.....	Ottawa, Ont.....	10	250 00	250 00
Thompson, Robert, estate of.....	Care of R. W. Thompson, Toronto, Ont.....	544	13,600 00	13,600 00
Tilley, Mrs. Elizabeth M.....	London, Ont.....	4	100 00	100 00
Toronto General Trusts Corp. (in trust).....	Toronto, Ont.....	210	5,250 00	5,250 00
Toronto General Trusts Corp., executors, estate of Jane Todd Kirkland.....	".....	80	2,000 00	2,000 00
Toronto General Trusts Corp., executors, estate of John Gowans.....	".....	50	1,250 00	1,250 00
Toronto General Trusts Corp., administrators of est. of Mrs. E. M. Dalton.....	".....	13	325 00	325 00
Toronto General Trusts Corp. (trustees).....	".....	30	750 00	750 00
Toronto General Trusts Corp. exec. of estate of Chas. E. Goad.....	".....	700	17,500 00	17,500 00
Toronto General Trusts Corp. (in trust) "Byrnes".....	".....	114	2,850 00	2,850 00
Toronto General Trusts Corp., (trustees) M. Long Family.....	".....	2	50 00	50 00
Townley, W. R.....	Chicago, Ill.....	20	500 00	500 00
Turner, Geo. R.....	MacGregor, Iowa.....	4	100 00	100 00
Turner, Charles Conrad.....	Winnipeg, Man.....	5	125 00	125 00
Turner, J. A. and C.....	Melfort, Sask.....	9	225 00	225 00
Vachon, Mrs. Belinda L.....	Prince Albert, Sask.....	16	400 00	400 00
Wade, Mrs. Lillie M.....	Brighton, Ont.....	33	825 00	825 00
Walker, Miss Mary L.....	Ottawa, Ont.....	24	600 00	600 00
Walker, W. H.....	Governor General's Office, Ottawa, Ont.....	14	350 00	350 00
Warren, Charles D.....	Toronto, Ont.....	1	25 00	25 00
Watson, Mrs. Sarah.....	".....	125	3,125 00	3,125 00
Weir, James.....	Unknown.....	8	200 00	200 00
Weller, H. L. M.....	Toronto, Ont.....	143	3,575 00	3,575 00
Western Assurance Co.....	".....	19,483	487,075 00	487,075 00
Whittier, H. F.....	Trenton, Ont.....	18	450 00	450 00
Wilson, Chas. S., trustees of estate.....	Care of John Stark Co., Toronto, Ont.....	40	1,000 00	1,000 00
Wilson, John.....	Unknown.....	8	200 00	200 00

SESSIONAL PAPER No. 8

BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—COMMON STOCK—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Wingham, John Walker.....	Toronto, Ont.....	40	1,000 00	1,000 00
Wingard, Miss Nora M.....	Morrisburg, Ont.....	26	650 00	650 00
Wolfe, Mrs. Maude G.....	Petrolia, Ont.....	52	1,300 00	1,300 00
Wolfe, Fred. (in tr. for F. B. Wolfe).....	".....	2	50 00	50 00
Wood, Lucinda J.....	Brantford, Ont.....	27	675 00	675 00
Wood, E. R. ....	Toronto, Ont.....	200	5,000 00	5,000 00
Young Orchard Co.....	Providence, R.I.....	47	1,175 00	1,175 00
Woodman, Gordon C.....	Winnipeg, Man.....	40	1,000 00	1,000 00
Totals.....		\$34,000	\$350,000 00	\$ 849,029 79

## LIST OF STOCKHOLDERS—PREFERENCE STOCK.

Baker, estate of J.T.....	New York City, U.S.A.....	32	800 00	800 00
Central Canada Loan & Savings Co.....	Toronto, Ont.....	11,000	275,000 00	275,000 00
Dominion Securities Corp. Ltd.....	".....	7,040	176,000 00	176,000 00
Hanna, D.B.....	".....	200	5,000 00	5,000 00
Hay, E.....	".....	200	5,000 00	5,000 00
Hodgens, W. S. (in trust).....	".....	648	16,200 00	16,200 00
Lash, Z. A., K.C., LL.D.....	".....	200	5,000 00	5,000 00
Morrow, G.A.....	".....	200	5,000 00	5,000 00
Morrow, G.A., (in trust).....	".....	2,000	50,000 00	50,000 00
Nicholls, Lt.-Col. the Hon. Frederic.....	".....	200	5,000 00	5,000 00
Toronto General Trusts Corp. exec. estate of late Chas. E. Goad.....	".....	200	5,000 00	5,000 00
Townley, W. R.....	Chicago, Ill.....	80	2,000 00	2,000 00
Totals.....		22,000	\$550,000 00	\$ 550,000 00

8 GEORGE V, A. 1918

## BRITISH COLONIAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at March 1, 1918).

I. L. Lafleur, President; J. B. Morissette, Vice-President; Honourable J. E. Roberge, J. E. E. Leonard, D. O. E. Denault, Eusèbe Huard, L. H. Desjardins, Nap. Drouin, Théodore Mcunier, Jean Spycket, Michel Proper, L. J. Boileau.

LIST OF SHAREHOLDERS—(As at December 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Aincy, Joseph.....	Montreal.....	10	1,000 00	250 00
Armstrong, J. E.....	Perth, N.B.....	10	1,000 00	200 00
Audet, L. O.....	Levis.....	5	500 00	125 00
Barras, J. D. E., Dr.....	Levis.....	10	1,000 00	250 00
Beaudry, Toussaint.....	Weedon Sta.....	1	100 00	25 00
Beauvais, J. P.....	Montreal.....	5	500 00	125 00
Bédard, Dr. A. E.....	Quebec.....	5	500 00	125 00
Bélanger & Bégin.....	Sherbrooke.....	10	1,000 00	250 00
Bérard, Jos. B.....	Montreal.....	5	500 00	125 00
Bisson, Evariste, Dme. Vve.....	Chartierville.....	10	1,000 00	250 00
Blanchet, J. L.....	Lambton.....	1	100 00	25 00
Boileau, L. J., N.P.....	Montreal.....	25	2,500 00	625 00
Borden, Robert A.....	Moncton.....	5	500 00	125 00
Bourret, Maj.....	La Patrie.....	15	1,500 00	375 00
Brien, J. A.....	Montreal.....	25	2,500 00	625 00
Brien, L. A.....	St. Germain.....	25	2,500 00	625 00
British Colonial Trust Co. Inc.....	Montreal.....	2,299	229,900 00	30,645 00
Bruneau, O. H.....	Lake Aylmer.....	1	100 00	25 00
Calmann-Lévy, G.....	Paris, France.....	100	10,000 00	2,500 00
Calmann-Lévy, Geo.....	".....	100	10,000 00	2,500 00
Carreau, G. P.....	Montreal.....	1	100 00	25 00
Chapleau & Delorme.....	".....	5	500 00	125 00
Chéné, Adolphe.....	Oka.....	10	1,000 00	250 00
Chevalier, Arthur.....	Sherbrooke.....	10	1,000 00	250 00
Cloutier, Jos.....	St. Ephrem.....	17	1,700 00	425 00
Corbett, A. M.....	Summerhill.....	1	100 00	25 00
Cordonnier, Célestin.....	Haubourdin.....	200	20,000 00	5,000 00
Coté, Joseph.....	Ottawa.....	5	500 00	125 00
Crépy, Aug. P. O.....	Lille, France.....	50	5,000 00	1,250 00
Dagenais, Eug.....	Sault au Récollet.....	10	1,000 00	225 00
Daoust, J. E. C.....	Montreal.....	25	2,500 00	625 00
Daoust, Guis.....	Ste. Anne de Bellevue.....	5	500 00	125 00
Décarie, J. Tel.....	Montreal.....	100	10,000 00	2,500 00
Décarie, Léon.....	".....	1	100 00	25 00
Dechêne, Elz. Miv.....	Quebec.....	50	5,000 00	1,250 00
Decoster, P. E. W. J.....	Lille (N.), France.....	50	5,000 00	1,250 00
Deguire, J. B.....	St. Laurent.....	50	5,000 00	1,250 00
Deguire, Pierre.....	".....	10	1,000 00	250 00
De la Mothe, J.....	Montreal.....	10	1,000 00	250 00
Delorme, C. E.....	".....	10	1,000 00	250 00
Denault, D. O. E.....	Sherbrooke.....	345	34,500 00	8,625 00
Denault, G. E.....	Asbestos.....	10	1,000 00	250 00
Desjardins, L. H.....	Terrebonne.....	345	34,500 00	8,625 00
Desruisseaux, Mde. O.....	Sherbrooke.....	5	500 00	125 00
Dorais, O. E.....	".....	20	2,000 00	500 00
Drouin, Nap.....	Quebec.....	345	34,500 00	8,625 00
Dubord, Hon. C. E.....	Monument.....	345	34,500 00	8,625 00
Dufresne, R.....	Montreal.....	100	10,000 00	2,500 00
Dupont, Alf. J. T.....	Paris, France.....	100	10,000 00	2,500 00
Dupré, J. B.....	Montreal.....	10	1,000 00	250 00
Durand, J. L.....	Three Rivers.....	5	500 00	125 00
Filion, Z.....	Montreal.....	10	1,000 00	250 00
Fontaine, J. A.....	Valcourt.....	1	100 00	25 00
Forest, Lionel.....	Sherbrooke.....	2	200 00	50 00
Fortier, Laval E.....	Levis.....	5	500 00	125 00
Franceour, J. N., M.P.P.....	Quebec.....	10	1,000 00	250 00
Fréchette, Succ. J.....	Sherbrooke.....	5	500 00	125 00
Garon, A. G.....	Drummondville.....	1	100 00	25 00

SESSIONAL PAPER No. 8

## BRITISH COLONIAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			£ cts.	\$ cts.
Gauvin, Pierre.....	Sherbrooke.....	15	1,500 00	375 00
Gingras, Fortunat.....	Quebec.....	10	1,000 00	250 00
Gobeil, S.....	La Patrie.....	5	500 00	125 00
Godbout, A., M.P.P.....	St. George East.....	50	5,000 00	1,250 00
Gosselin & Lussier.....	Weedon Station.....	6	600 00	150 00
Gratton, J. B.....	Montreal.....	20	2,000 00	500 00
Guenette, J. A.....	St. Anne de Bellevue.....	5	500 00	125 00
Guptill, S. D.....	Grand Manan.....	5	500 00	125 00
Harris, C. P. Realty, Ltd.....	Moncton.....	10	1,000 00	250 00
Harwood, Dr. L. de L.....	Montreal.....	100	10,000 00	2,000 00
Huard, Euzèbe.....	Lake Megantic.....	345	34,500 00	8,625 00
Huard, Rev. Victor A.....	Quebec.....	5	500 00	125 00
Jarry, Stanislas.....	St. Laurent.....	250	25,000 00	5,000 00
Joly, J. A.....	St. Rose.....	1	100 00	25 00
Kohn, Geo.....	Paris, France.....	100	10,000 00	2,500 00
Laflamme, J. A. K.....	Quebec.....	5	500 00	125 00
Laflaur, I. L.....	Quebec.....	345	34,500 00	8,625 00
Lajunesse, W.....	Montreal.....	10	1,000 00	250 00
Lalonde, Succ. Emery.....	St. Anne de Bellevue.....	345	34,500 00	8,625 00
Lalonde, L. A.....	".....	1	100 00	25 00
Lamarche, J. A.....	".....	5	500 00	125 00
Lapierre, Omer.....	Montreal.....	20	2,000 00	495 70
Lapierre, P.....	".....	50	5,000 00	1,000 00
La Réassurance Nouvelle, Compagnie de Réassurances et de Co-Assurances.....	Paris, France.....	400	40,000 00	10,000 00
Lasalle, Roch.....	St. Guillaume.....	1	100 00	25 00
Lauzon, H. F.....	Montreal.....	10	1,000 00	250 00
Lebel, S. W.....	Montreal.....	10	1,000 00	250 00
Lefebvre, J. E.....	Cabano.....	5	500 00	125 00
Legault, Victor.....	Farnham.....	50	5,000 00	1,250 00
Léger, Edouard, E.....	St. Laurent.....	10	1,000 00	250 00
Lemieux, T. S.....	Montreal.....	3	300 00	75 00
Léonard, D. A.....	St. Malo.....	5	500 00	125 00
Léonard, J. E. E.....	Montreal.....	345	34,500 00	8,625 00
Letourneux, Jos.....	".....	50	5,000 00	1,250 00
Levasseur, V. J.....	".....	5	500 00	125 00
Limoges, Jos.....	St. Jean.....	10	1,000 00	250 00
Lorrain, C. A.....	Terrebonne.....	1	100 00	25 00
Majeau, Joseph.....	St. Jérôme.....	10	1,000 00	250 00
Marchand, C. A.....	Montreal.....	5	500 00	125 00
Martin, Théo.....	Chartierville.....	3	300 00	75 00
Mayrand, George.....	Montreal.....	10	1,000 00	220 00
Meunier, Théodore.....	Montreal.....	345	34,500 00	7,900 00
Michaud, Succ. J. L.....	".....	20	2,000 00	500 00
Mitchell, Mrs. M. S.....	".....	2	200 00	50 00
Morin, J. B.....	Moncton.....	1	100 00	25 00
Morisset, Dr. A.....	East Angus.....	50	5,000 00	1,250 00
Morissette, J. B.....	Quebec.....	345	34,500 00	8,625 00
Nault, J. M.....	".....	10	1,000 00	250 00
Normandeau, J. D.....	Sherbrooke.....	1	100 00	25 00
Patenaude & Monette.....	St. Anne de Bellevue.....	100	10,000 00	2,500 00
Pelletier, P.....	Montreal.....	1	100 00	25 00
Pineau, J. E.....	St. Guillaume.....	10	1,000 00	250 00
Primeau, J. C.....	Fraserville.....	10	1,000 00	250 00
Propper, Emmanuel.....	Montreal.....	100	10,000 00	2,500 00
Propper, Michel.....	Paris, France.....	100	10,000 00	2,500 00
Poulin, J.....	".....	1	100 00	25 00
Queen, J. M.....	Beauceville.....	25	2,500 00	625 00
Reinach, G. de.....	St. John, N.B.....	100	10,000 00	2,500 00
Roberge, Hon. J. E.....	Paris France.....	345	34,500 00	8,625 00
Rousseau, P.....	Lambton.....	10	1,000 00	250 00
Roy, Cyrille E.....	St. Anne de Bellevue.....	1	100 00	25 00
Roy, Eustache.....	Mégantic.....	1	100 00	25 00
Saindon, Succ. M. E.....	".....	5	500 00	125 00
	Fraserville.....			

8 GEORGE V, A. 1918

BRITISH COLONIAL FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Sealbert, P. S. H. W.....	St. André Le Lille.....	150	15,000 00	3,750 00
Senle, R. F.....	Station Ste. Cecile.....	1	100 00	25 00
Simon, Succ. D. C.....	Hull.....	5	500 00	125 00
Société Anonyme de Réassurances contre l'Incendie.....	Paris, France.....	300	30,000 00	7,500 00
Spycket, B.....	".....	50	5,000 00	1,250 00
Spycket, E. T.....	".....	50	5,000 00	1,250 00
Spycket, J. P. B.....	".....	50	5,000 00	1,250 00
St. Denis, A. J. H.....	Montreal.....	40	4,000 00	1,000 00
St. Germain, J. E.....	Sherbrooke.....	1	100 00	25 00
St. Germain, T. A.....	St. Hyacinthe.....	5	500 00	125 00
Tourville, Art.....	Montreal.....	50	5,000 00	1,250 00
Tourville, Rod., M.P.P.....	".....	50	5,000 00	1,250 00
Tremblay, Thos.....	Sherbrooke.....	5	500 00	125 00
Vaillancourt, E.....	Thetford Mines.....	1	100 00	25 00
Veilleux, André.....	Sherbrooke.....	5	500 00	125 00
Versailles, Jean.....	Montreal.....	50	5,000 00	1,100 00
Vien, Thomas.....	Quebec.....	10	1,000 00	250 00
Williams, F. S.....	St. John, N.B.....	1	100 00	25 00
Wilson, Jas. W.....	Welsford, N.B.....	1	100 00	25 00
Totals.....		10,000	\$1,000,000 00	\$220,133 70



## SESSIONAL PAPER No. 8

## THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Jan. 30, 1918.)

Hon. E. Brown, Pres.; E. E. Hall, Vice-Pres.; F. K. Foster, Sir D. C. Cameron, D. E. Williams, C. W. N. Kennedy, P. C. McIntyre, W. T. Devlin, F. Carter-Cotton, J. Balfour, T. J. S. Skinner.

LIST OF SHAREHOLDERS—(As at December 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Andrew, T. N.	Port Arthur, Ont.	25	1,000 00	200 00
Appleton, John	Toronto, Ont.	10	400 00	400 00
Archibald, M. G.	Kamloops, B.C.	25	1,000 00	125 00
Ashton, E. C.	Brantford, Ont.	50	2,000 00	500 00
Allen, C. E.	Winnipeg, Man.	50	2,000 00	1,880 00
Allen, Miss V. W.	Cheltenham, Eng.	25	1,000 00	1,000 00
Ashdown, J. H.	Winnipeg, Man.	5	200 00	200 00
Adams, D. E.	Winnipeg, Man.	25	1,000 00	700 00
Brown, Edw.	Winnipeg, Man.	1,250	50,000 00	10,000 00
Burdett, S. W.	Winnipeg, Man.	15	600 00	600 00
Bryce, Rev. Geo.	Ottawa, Ont.	50	2,000 00	2,000 00
Burdett, J. E.	Winnipeg, Man.	25	1,000 00	1,000 00
Brydon, Wm.	Winnipeg, Man.	20	800 00	800 00
Balfour, Jas.	Regina, Sask.	500	20,000 00	3,000 00
Borden, Dr. L. E.	Nelson, B.C.	50	2,000 00	500 00
Brydges, S. M.	Vancouver, B.C.	25	1,000 00	500 00
Bixel, A. A.	Brantford, Ont.	25	1,000 00	1,000 00
Biggar, S. D.	Hamilton, Ont.	10	400 00	50 00
Bradshaw, J. L.	Stratford, Ont.	5	200 00	200 00
Beatty, J. A.	Stratford, Ont.	25	1,000 00	333 00
Bernhardt, V. P.	Preston, Ont.	20	800 00	600 00
Bernhardt, I. A.	Preston, Ont.	10	400 00	100 00
Briseoe, R. A.	Galt, Ont.	25	1,000 00	500 00
Brown, A. C.	Guelph, Ont.	10	400 00	100 00
Brit. Can. Trust Co.	Lethbridge, Alta.	50	2,000 00	1,909 00
Binnington, H.	Winnipeg, Man.	12	480 00	176 00
Bone, T. W.	Winnipeg, Man.	2	80 00	75 00
Baker, F. C.	Prince Albert, Sask.	3	120 00	120 00
Boas, R. A.	Regina, Sask.	2	80 00	80 00
Buchanan, W. P.	Winnipeg, Man.	25	1,000 00	520 00
Brown, F. L.	Winnipeg, Man.	12	480 00	100 00
Booth, C. B.	Winnipeg, Man.	25	1,000 00	200 00
Belcher, H. M.	Winnipeg, Man.	15	600 00	500 00
Bedard, A. A.	Petrolia, Ont.	20	800 00	100 00
Carter-Cotton, F.	Vancouver, B.C.	125	5,000 00	5,000 00
Crofts Estate, J. C. T.	Vancouver, B.C.	200	8,000 00	1,000 00
Carter-Cotton Co., F.	Vancouver, B.C.	50	2,000 00	2,000 00
Cameron, Sir D. C.	Winnipeg, Man.	250	10,000 00	2,000 00
Calder, Alex.	Winnipeg, Man.	25	1,000 00	1,000 00
Cameron, John	Winnipeg, Man.	100	4,000 00	2,500 00
Chapman, Mrs. F. A.	Washington, D.C.	65	2,600 00	2,600 00
Cummings, W. J.	Winnipeg, Man.	100	4,000 00	4,000 00
Calder, N. F.	Winnipeg, Man.	25	1,000 00	1,000 00
Craig & Ross.	Winnipeg, Man.	200	8,000 00	1,000 00
Cushing, Hon. W. H.	Calgary, Alta.	100	4,000 00	4,000 00
Conybeare, C. F. & H. W. Church.	Lethbridge, Alta.	25	1,000 00	1,000 00
Campbell, P. J.	Winnipeg, Man.	25	1,000 00	857 20
Crease, E. A.	Nelson, B. C.	5	200 00	100 00
Creighton, W. T.	Winnipeg, Man.	30	1,200 00	800 00
Carpenter, A. G.	Nelson, B.C.	25	1,000 00	125 00
Clare, Fred.	Preston, Ont.	10	400 00	100 00
Campbell, Dr. T. F.	Galt, Ont.	10	400 00	25 00
Campbell, Miss A. O.	Winnipeg, Man.	10	400 00	400 00
Connell, T. A.	Winnipeg, Man.	87	3,480 00	700 00
Cunnington, Chas.	Winnipeg, Man.	5	200 00	200 00

8 GEORGE V, A. 1918

## THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Campbell, T. B.....	Winnipeg, Man.....	63	2,520 00	375 00
Cameron, A. A.....	Oak Lake, Man.....	25	1,000 00	200 00
Calcott, J. D.....	Tilston, Man.....	12	480 00	252 00
Clarke, Dr. Adam.....	Winnipeg, Man.....	50	2,000 00	400 00
Clyde, Wm.....	Petrolia, Ont.....	25	1,000 00	1,000 00
Dawson, Judge A.....	Winnipeg, Man.....	35	1,400 00	1,400 00
Delbridge, L. M.....	Winnipeg, Man.....	50	2,000 00	1,250 00
Day, E. A.....	Kelowna, B.C.....	25	1,000 00	1,000 00
Darke, F. N.....	Regina, Sask.....	100	4,000 00	2,500 00
Dom. Inv. & Sec. Co.....	Winnipeg, Man.....	415	16,600 00	16,600 00
Decatur, D. R.....	Winnipeg, Man.....	12	480 00	100 00
Dyke, John.....	Winnipeg, Man.....	125	5,000 00	750 00
Devlin, W. T.....	Winnipeg, Man.....	92	3,680 00	740 00
Evans, R. T.....	Winnipeg, Man.....	100	4,000 00	4,000 00
Emmert, H. L.....	Winnipeg, Man.....	100	4,000 00	500 00
Elliott, R. T.....	Victoria, B.C.....	250	10,000 00	5,000 00
Erzinger, Mrs. M. E.....	Winnipeg, Man.....	37	1,480 00	300 00
Foster, F. K.....	Winnipeg, Man.....	427	17,080 00	4,470 00
Flummerfeldt, A. C.....	Victoria, B.C.....	500	20,000 00	4,000 00
Fair, G. H.....	Brantford, Ont.....	10	400 00	400 00
Forster, F. J. R.....	Stratford, Ont.....	40	1,600 00	400 00
Fleming, D. J.....	Galt, Ont.....	10	400 00	100 00
Fink, Geo.....	Preston, Ont.....	25	1,000 00	1,000 00
Ferguson, G. W.....	Winnipeg, Man.....	12	480 00	100 00
Finkleman, C.....	Selkirk, Man.....	1	40 00	40 00
Foster, Mrs. M. E.....	Winnipeg, Man.....	10	400 00	400 00
Godfrey, A. K.....	Winnipeg, Man.....	25	1,000 00	1,000 00
Graham, W. C.....	Vancouver, B.C.....	25	1,000 00	625 00
Gautier, F. E.....	Winnipeg, Man.....	5	200 00	132 00
Getty, E. J.....	Galt, Ont.....	100	4,000 00	2,000 00
Greenizen, Isaac.....	Petrolia, Ont.....	60	2,400 00	300 00
Gentzel, A. E.....	Winnipeg, Man.....	5	200 00	200 00
Goldstein, Chas.....	Winnipeg, Man.....	5	200 00	200 00
Galbraith, W. H.....	Hartney, Man.....	2	80 00	80 00
Halls, F. E.....	Winnipeg, Man.....	100	4,000 00	4,000 00
Hebb, E. H.....	Winnipeg, Man.....	50	2,000 00	2,000 00
Harvie, Dr. R. A.....	Winnipeg, Man.....	50	2,000 00	1,250 00
Holden, D. B.....	Victoria, B.C.....	25	1,000 00	1,000 00
Hughes, Mrs. Algeline.....	Brantford, Ont.....	10	400 00	400 00
Hollinrake, W. A.....	Brantford, Ont.....	10	400 00	400 00
Hunter, Miss J. G.....	Brantford, Ont.....	5	200 00	200 00
Husband, D. G.....	Brantford, Ont.....	5	200 00	200 00
Hill, John.....	Brantford, Ont.....	10	400 00	50 00
Husband, Mrs. K. C.....	Vernon, B.C.....	50	2,000 00	1,250 00
Hunter, M. M.....	Onandaga, Ont.....	10	400 00	200 00
Halstead, A. B.....	Edmonton, Alta.....	50	2,000 00	400 00
Hudson, W. S.....	Preston, Ont.....	25	1,000 00	1,000 00
Hydeman, G. J.....	Winnipeg, Man.....	62	2,480 00	250 00
Hall, E. E.....	Winnipeg, Man.....	117	4,680 00	4,532 00
Hiebert, John.....	Winnipeg, Man.....	30	1,200 00	1,200 00
Hill, A. E.....	Brandon, Man.....	60	2,400 00	1,000 00
Hong, Frank Lee.....	Winnipeg, Man.....	3	120 00	100 00
Hardy, Thos.....	Victoria, B.C.....	3	120 00	100 00
Henderson, Dr. N. B.....	London, Ont.....	20	800 00	800 00
Ives, W. C.....	Calgary, Alta.....	50	2,000 00	1,500 00
James, E.....	Winnipeg, Man.....	25	1,000 00	1,000 00
Jones, E. W.....	Moosomin, Sask.....	7	280 00	240 00
Jonasson, J.....	Winnipeg, Man.....	3	120 00	120 00
Johnson, Chas.....	Winnipeg, Man.....	3	120 00	120 00
Jones, C. A.....	Petrolia, Ont.....	10	400 00	50 00
Kennedy, C. W. N.....	Winnipeg, Man.....	750	30,000 00	7,500 00
Kellam, B. A.....	Winnipeg, Man.....	25	1,000 00	200 00
Landerkin, H.....	Portland, Maine.....	250	10,000 00	2,000 00
Langley, A. G.....	Vancouver, B.C.....	25	1,000 00	1,000 00

SESSIONAL PAPER No. 8

## THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Lent & Jones.....	Calgary, Alta.....	50	2,000 00	2,000 00
Langford, T. J.....	Winnipeg, Man.....	25	1,000 00	1,000 00
Londsale, J.....	Winnipeg, Man.....	75	3,000 00	975 00
Lathrop, O. T.....	Lethbridge, Alta.....	10	400 00	400 00
Lloyd-Jones, D.....	Kelowna, B.C.....	25	1,000 00	1,000 00
Lloyd-Jones, W.....	Kelowna, B.C.....	25	1,000 00	1,000 00
Lyons, J. H.....	Revelstoke, B.C.....	20	800 00	800 00
Long, W. E.....	Brantford, Ont.....	50	2,000 00	1,000 00
Laird, J. H.....	Galt, Ont.....	25	1,000 00	250 00
Loftus, Edwin.....	Winnipeg, Man.....	25	1,000 00	700 00
Liddle, A. T.....	Winnipeg, Man.....	125	5,000 00	750 00
Lawrie, John.....	Winnipeg, Man.....	25	1,000 00	200 00
MacAra, W. E.....	Winnipeg, Man.....	250	10,000 00	2,000 00
Merritt, C. M.....	Vancouver, B.C.....	100	4,000 00	1,500 00
McIntyre, J. F.....	Winnipeg, Man.....	50	2,000 00	2,000 00
Moody, Dr. A. W.....	Winnipeg, Man.....	100	4,000 00	3,200 00
Macklin, E. H.....	Winnipeg, Man.....	5	200 00	200 00
McMunn, Dr. R. S.....	Winnipeg, Man.....	50	2,000 00	750 00
Malcolm, Miss M.....	Newport, R.I.....	6	240 00	240 00
MacKay, D. S.....	Winnipeg, Man.....	25	1,000 00	225 00
Maurer & Wilde.....	Winnipeg, Man.....	50	2,000 00	250 00
McIntyre, P. C.....	Winnipeg, Man.....	100	4,000 00	1,500 00
McEwen, M. W.....	Brantford, Ont.....	10	400 00	400 00
McMurtry, Miss J. H.....	Galt, Ont.....	5	200 00	150 00
Mesceca, C. L.....	Brantford, Ont.....	100	4,000 00	1,333 00
McMurtry, W. J.....	Galt, Ont.....	25	1,000 00	750 00
McMurtry, Miss E. E.....	Galt, Ont.....	5	200 00	150 00
Merner, E.....	New Hamburg, Ont.....	50	2,000 00	250 00
Milton, W. R.....	Winnipeg, Man.....	25	1,000 00	1,000 00
Manwaring, H. A.....	Birtle, Man.....	10	400 00	400 00
Macdonald, Alex.....	Winnipeg, Man.....	7	280 00	280 00
Moffatt, Mrs. Rachel.....	Winnipeg, Man.....	15	600 00	200 00
McCarthy, John.....	Regina, Sask.....	5	200 00	200 00
McPherson, W. J.....	Winnipeg, Man.....	37	1,480 00	360 00
McLennan, Thos.....	Assessippi, Man.....	1	40 00	40 00
Maybee, W. G.....	Winnipeg, Man.....	25	1,000 00	200 00
McMillan, D. A.....	Griswold, Man.....	3	120 00	100 00
Marrin, Philip.....	Winnipeg, Man.....	5	200 00	200 00
Nelson, H. R.....	Victoria, B. C.....	25	1,000 00	1,000 00
Nelles, S. B.....	Wilsonville, Ont.....	45	1,800 00	625 00
Ormond, A. E.....	Victoria, B.C.....	250	10,000 00	2,000 00
Oakes, A. H.....	Winnipeg, Man.....	125	5,000 00	1,000 00
Pulford, A. H.....	Winnipeg, Man.....	50	2,000 00	2,000 00
Popham, Dr. E. S.....	Winnipeg, Man.....	50	2,000 00	2,000 00
Prowse, Dr. S. W.....	Winnipeg, Man.....	25	1,000 00	300 00
Palmer, F. D.....	Galt, Ont.....	25	1,000 00	1,000 00
Palmer, F. H.....	Galt, Ont.....	10	400 00	100 00
Parker, E. S.....	Winnipeg, Man.....	5	200 00	200 00
Playfair, Miss A. F.....	Hartney, Man.....	25	1,000 00	100 00
Robertson, O. A.....	St. Paul, Minn.....	250	10,000 00	2,000 00
Runians, E. O.....	London, Ont.....	125	5,000 00	2,000 00
Richardson, R. D.....	Toronto, Ont.....	112	4,480 00	1,700 00
Ruttan, H. N.....	Winnipeg, Man.....	50	2,000 00	2,000 00
Rnians, J. E.....	Victoria, B.C.....	25	1,000 00	700 00
Robson, Judge H. A.....	Winnipeg, Man.....	50	2,000 00	250 00
Ross, Mrs. M. S.....	Winnipeg, Man.....	50	2,000 00	250 00
Ryerson, F. W.....	Brantford, Ont.....	10	400 00	400 00
Revitzer, John.....	Preston, Ont.....	25	1,000 00	750 00
Richardson, Wm.....	Portage la Prairie, Man.....	10	400 00	100 00
Riley, W. P.....	Winnipeg, Man.....	62	2,480 00	1,688 00
Robert, J. V.....	Winnipeg, Man.....	25	1,000 00	520 00
Ross, Dr. D. G.....	Selkirk, Man.....	5	200 00	200 00
Ross, H. L.....	Winnipeg, Man.....	5	200 00	200 00
Roberts, Mrs. H. M.....	Winnipeg, Man.....	5	200 00	200 00

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THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Sproule, W. H.	Winnipeg, Man.	500	20,000 00	3,250 00
Sprague, D. B.	Winnipeg, Man.	25	1,000 00	200 00
Skinner, T. J. S.	Calgary, Alta.	250	10,000 00	2,000 00
Senkler, K. C., J. H.	Vancouver, B.C.	100	4,000 00	2,500 00
Stiles, H. B.	Winnipeg, Man.	50	2,000 00	1,300 00
Stevens, R. W.	Kelowna, B.C.	5	200 00	150 00
Spence, J. H.	Brantford, Ont.	10	400 00	400 00
Speirs, D. G.	Galt, Ont.	25	1,000 00	1,000 00
Sloan, John.	Galt, Ont.	10	400 00	400 00
Stahlschmidt, Wm.	Preston, Ont.	25	1,000 00	750 00
Stauffer, Jos.	Galt, Ont.	100	4,000 00	1,000 00
Stevenson, W. J.	London, Ont.	50	2,000 00	250 00
Smith, R. M.	Griswold, Man.	3	120 00	100 00
Sutherland, W. J.	Winnipeg, Man.	25	1,000 00	1,000 00
Stevenson, S. S.	Winnipeg, Man.	3	120 00	120 00
Steiner, A. P.	Griswold, Man.	2	80 00	80 00
Shepard-Peets Co.	Selkirk, Man.	20	800 00	200 00
Swan, Dr. R. R.	Winnipeg, Man.	12	480 00	100 00
Shandley, Mrs. L. M.	Victoria, B.C.	100	4,000 00	4,000 00
Snary, L. D.	Winnipeg, Man.	3	120 00	120 00
Standard Trusts Co., exrs. Estate Dr. S. C. Corbett.	Winnipeg, Man.	100	4,000 00	2,500 00
Standard Trusts Co., exrs. Estate Sir Wm. Whyte.	Winnipeg, Man.	250	10,000 00	2,000 00
Todd, Dr. J. O.	Winnipeg, Man.	125	5,000 00	5,000 00
Tufford, Dr. A. F.	St. Thomas, Ont.	25	1,000 00	600 00
Taylor, Judge A. E.	Sarnia, Ont.	25	1,000 00	667 00
Taylor, Dr. W. G.	Winnipeg, Man.	10	400 00	400 00
Vokes, Chas.	Winnipeg, Man.	250	10,000 00	1,400 00
Watt, W. E.	Long Beach, Cal.	25	1,000 00	200 00
Williams, D. E.	Winnipeg, Man.	500	20,000 00	3,000 00
Wallace, C. A.	Calgary, Alta.	50	2,000 00	2,000 00
Woodruff, H. S.	Penticton, B.C.	50	2,000 00	1,000 00
Wade, Mrs. C. E.	Penticton, B.C.	25	1,000 00	250 00
Wade, A. H.	Penticton, B.C.	25	1,000 00	250 00
White, R. B.	Penticton, B.C.	25	1,000 00	250 00
White, W. G.	Winnipeg, Man.	100	4,000 00	2,500 00
Wilson, W. O.	Virden, Man.	10	400 00	400 00
Wood, T. L.	Brantford, Ont.	200	8,000 00	1,000 00
Wilcox, Mrs. H.	Brantford, Ont.	20	800 00	800 00
Wade, B. J.	Brantford, Ont.	10	400 00	400 00
Wood, D. B.	Brantford, Ont.	100	4,000 00	500 00
Whitaker, Mrs. E. O.	Brantford, Ont.	10	400 00	400 00
Windell, A. J.	Galt, Ont.	5	200 00	150 00
Windell, Miss J. B.	Galt, Ont.	5	200 00	150 00
Watson, Ralph.	Paris, Ont.	20	800 00	400 00
Walker, John.	Petrolia, Ont.	25	1,000 00	125 00
White & Manahan.	Winnipeg, Man.	5	200 00	200 00
Whiting, C. A. B.	Winnipeg, Man.	15	600 00	175 00
Young, Robert.	Winnipeg, Man.	5	200 00	200 00
Totals		14,860	\$594,400 00	\$ 243,294 20

SESSIONAL PAPER No 8

## THE CANADA ACCIDENT ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 27, 1918).

S.H. Ewing, President; T. H. Hudson, Joint Manager; Hon. N. Curry, Jas. McGregor.

LIST OF SHAREHOLDERS—(As at December 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Commercial Union Assurance Co., Ltd . . . .	London, Eng. . . . .	4,950	495,000	41,320
S. H. Ewing . . . . .	Montreal, Que. . . . .	10	1,000	400
J. S. N. Dougall . . . . .	" . . . . .	10	1,000	400
T. H. Hudson . . . . .	" . . . . .	10	1,000	400
Hon. N. Curry . . . . .	" . . . . .	10	1,000	400
Jas. McGregor . . . . .	" . . . . .	10	1,000	400
Totals . . . . .		5,000	\$ 500,000	\$ 43,320

## THE CANADA HAIL INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 20, 1918.)

Geo. H. Williams, President; A. H. C. Carson, Vice-President; Wm. J. Willcox, R. Home Smith, A. C. McMaster, W. T. Kernahan, H. N. Cowan, E. E. Sharpe, Frank D. Williams.

LIST OF SHAREHOLDERS—(As at December 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
G. H. Williams . . . . .	Winnipeg, Man. . . . .	25	2,500	1,250
R. Home Smith . . . . .	Toronto, Ont. . . . .	25	2,500	1,250
W. J. Willcox . . . . .	Winnipeg, Man. . . . .	25	2,500	1,250
A. C. McMaster . . . . .	Toronto, Ont. . . . .	25	2,500	1,250
W. T. Kernahan . . . . .	" . . . . .	25	2,500	1,250
H. N. Cowan . . . . .	" . . . . .	25	2,500	1,250
A. H. C. Carson . . . . .	" . . . . .	25	2,500	1,250
F. D. Williams . . . . .	" . . . . .	25	2,500	1,250
E. E. Sharpe . . . . .	Winnipeg, Man. . . . .	25	2,500	1,250
London, Mutual Fire Insurance Co . . . . .	Toronto, Ont. . . . .	1,275	127,500	63,750
Totals . . . . .		1,500	\$ 150,000	\$ 75,000

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## THE CANADA NATIONAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 18, 1918.)

J. H. G. Russell, Pres.; F. H. Alexander and D. E. Sprague, Vice-Presidents; W. T. Alexander, Managing Director; J. G. Hargrave R. G. Affleck, A. D. Carscallen, M.D., E. L. Taylor K.C., Hon. A. C. Rutherford, Andrew Gray, F. N. Darke, S. D. Lazier, T. S. McPherson.

LIST OF SHAREHOLDERS—(As at Dec. 31st, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount Paid up.
			\$ cts.	\$ cts.
Agar Mrs. Essie.....	Birds Hill, Man.....	5	500 00	500 00
Anderson Mrs. C. E.....	London, Eng.....	10	1,000 00	1,000 00
Armstrong, Mrs. Catharine.....	New Westminster, B.C.....	77	7,700 00	7,700 00
Adrain, John.....	St. Johns Nfd.....	15	1,500 00	1,500 00
Anderson, John A.....	Victoria, B. C.....	10	1,000 00	820 22
Antonielf Rev. Alex.....	Kozodawonse, Russia.....	30	3,000 00	3,000 00
Adam, George.....	Winnipeg.....	10	1,000 00	1,000 00
Alexander, Est. R. H.....	Vancouver, B.C.....	30	3,000 00	3,000 00
Armstrong, J. C.....	New Westminster, B.C.....	15	1,500 00	1,500 00
Archibald, M. G., M.D.....	Kamloops, B.C.....	10	1,000 00	700 00
Abermethy Samuel.....	Vancouver B. C.....	15	1,500 00	1,132 13
Anderson, James.....	New Westminster, B.C.....	30	3,000 00	3,000 00
Adam, David.....	Birtle, Man.....	5	500 00	500 00
Argo, Rev. Jas.....	Seaforth, Ont.....	2	200 00	200 00
Anderson, George.....	Portage La Prairie.....	5	500 00	500 00
Aylard, G. H.....	Victoria, B. C.....	50	5,000 00	5,000 00
Alexander, W. T.....	Winnipeg.....	100	10,000 00	7,017 00
Affleck, R. G.....	Winnipeg.....	350	35,000 00	25,429 01
Anderson, J. R.....	Arcola, Sask.....	2	200 00	200 00
Agnew, G. A. T., T. D. Agnew, Trustee.....	Prince Albert Sask.....	5	500 00	500 00
Alexander, F. H.....	Winnipeg.....	100	10,000 00	1,368 60
Allen, G. H.....	Winnipeg.....	50	5,000 00	4,823 00
Armstrong, Hon. J. W., M.D.....	Winnipeg.....	20	2,000 00	1,521 98
Allen, A. E.....	Victoria, B.C.....	25	2,500 00	1,982 41
Archibald, J. R.....	Kamloops, B.C.....	10	1,000 00	360 71
Angus, Miss Mary C.....	Victoria, B. C.....	10	1,000 00	964 60
Arbez, C. J. H.....	St. Claude, Man.....	10	1,000 00	773 08
Adolph, H. L.....	Brandon, Man.....	10	1,000 00	59 55
Allan, H. M.....	Regina, Sask.....	5	500 00	408 73
Ashley, D. T.....	Vancouver, B.C.....	5	500 00	314 62
Austin, H. M.....	Victoria, B. C.....	10	1,000 00	547 63
Astley, est. Wm.....	Calgary, Alta.....	10	1,000 00	440 45
Agar H. T.....	Birds Hill, Man.....	5	500 00	434 60
Bruce est. John.....	Winnipeg.....	20	2,000 00	2,000 00
Bowker, A. G.....	Doynton, Eng.....	100	10,000 00	10,000 00
Beveridge, Wm.....	Cumberland, B. C.....	20	2,000 00	2,000 00
Birrell, Peter.....	New Westminster B. C.....	10	1,000 00	1,000 00
Belson, Miss E. A.....	Victoria, B. C.....	10	1,000 00	1,000 00
Barber, Mrs. M. M.....	Fernie, B.C.....	10	1,000 00	1,000 00
Bradshaw, G. H.....	Binscarth, Man.....	5	500 00	500 00
Burchill, W. J.....	Brandon, Man.....	10	1,000 00	1,000 00
Baird, Hugh.....	St. Johns Nfd.....	10	1,000 00	1,000 00
Browning, D. M.....	St. Johns, Nfd.....	25	2,500 00	2,500 00
Bone, Miss Helen.....	Vancouver, B.C.....	17	1,700 00	1,700 00
Bergeron, Narcisse.....	St. Boniface, Man.....	10	1,000 00	1,000 00
Briercliffe, Greenwood.....	Winnipeg.....	20	2,000 00	2,000 00
Briercliffe, Mrs. Elizabeth.....	Winnipeg.....	20	2,000 00	2,000 00
Bridgewater, Conyers.....	London, Eng.....	20	2,000 00	2,000 00
Baxter, Samuel.....	Victoria, B. C.....	25	2,500 00	2,500 00
Brenchley, John.....	Kenora, Ont.....	10	1,000 00	1,000 00
Brymnner, G. D.....	New Westminster, B.C.....	30	3,000 00	1,522 51
Buchan Alex.....	Winnipeg.....	5	500 00	500 00
Bell, Mrs. Sarah.....	Victoria, B. C.....	25	2,500 00	2,500 00
Bawlf est. N. (Standard trust Co. Exers).....	Winnipeg.....	100	10,000 00	10,000 00
Beck, Hon. N. D.....	Edmonton, Alta.....	15	1,500 00	1,500 00

## SESSIONAL PAPER No. 8

## THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ cts.	\$ cts.
Burdetts, S. W.	Winnipeg.	20	2,000 00	2,000 00
Beliveau, Hormidas.	Winnipeg.	25	2,500 00	2,500 00
Burdett, W. W.	Winnipeg.	20	2,000 00	2,000 00
Barrett, J. K.	Winnipeg.	10	1,000 00	1,000 00
Bridgman, W.	Winnipeg.	5	500 00	500 00
Banks, & Finken.	Dryden, Ont.	20	2,000 00	2,000 00
Boger, H. W. O.	Winnipeg.	25	2,500 00	2,500 00
Brown, W. F. H.	Edmonton, Alta.	5	500 00	500 00
Bigg, Spencer.	Grand Prairie, Alta.	3	300 00	300 00
Borthwick, G. A.	Victoria, B. C.	25	2,500 00	2,500 00
Brown, R. S.	Stoney Mountain, Man.	10	1,000 00	1,000 00
Bailie Miss M. E.	Winnipeg.	10	1,000 00	1,000 00
Bryce Miss Gertrude A., Wm. Bryce, Trustee.	Victoria, B. C.	3	300 00	300 00
Black Mrs. Grace J.	St. Johns Nfd.	20	2,000 00	2,000 00
Burgess, Joseph.	Minnedosa, Man.	5	500 00	500 00
Barnes, F. H.	Enderby, B. C.	10	1,000 00	1,000 00
Benson, J. M. Dr.	Winnipeg.	5	500 00	500 00
Bertram, David.	Vancouver, B. C.	10	1,000 00	1,000 00
Bcaubier, T. J.	Brandon, Man.	5	500 00	500 00
Bethel, Wm.	Beauséjour, Man.	5	500 00	500 00
Baker, Mrs. Helen C.	Victoria, B. C.	20	2,000 00	2,000 00
Bailey, Thomas.	Oak Lake, Man.	10	1,000 00	1,000 00
Bedingfield, Francis.	Pekisko, Alta.	50	5,000 00	5,000 00
Butchart, R. P.	Tod Inlet, B. C.	200	20,000 00	20,000 00
Begg, W. A.	Medicine Hat, Alta.	10	1,000 00	1,000 00
Brown, Mrs. Janet E.	Broadview, Sask.	5	500 00	500 00
Bennett, Mrs. Lydia J.	North Vancouver, B. C.	10	1,000 00	1,000 00
Becker, C. F.	Wilcox, Sask.	10	1,000 00	1,000 00
Balfour, James.	Regina, Sask.	5	500 00	500 00
Blackstock Malcolm.	Victoria, B. C.	20	2,000 00	2,000 00
Brownstone, Samuel.	Elm Creek, Man.	10	1,000 00	1,000 00
Bagot, W. H.	Manor, Sask.	5	500 00	500 00
Hogue, Miss F. J. C.	Toronto, Ont.	5	500 00	500 00
Bulloch, William.	Reston, Man.	20	2,000 00	2,000 00
Bullis, W. J.	Weyburn, Sask.	5	500 00	500 00
Bruce, James.	Milk River, Alta.	5	500 00	500 00
Butler, C. A.	Penticton, B. C.	2	200 00	200 00
Brown, O. E.	Le Pas, Man.	5	500 00	500 00
Ballachey, A. A.	High River, Alta.	10	1,000 00	1,000 00
Banbury, R. S.	Regina, Sask.	10	1,000 00	1,000 00
Bailey, S. O.	Victoria, B. C.	50	5,000 00	5,000 00
Burry, Mrs. Amelia M.	Grenfell, Sask.	10	1,000 00	1,000 00
Burge, Mrs. Thomasina K.	Victoria, B. C.	50	5,000 00	5,000 00
Benson, S. C.	Neepawa, Man.	10	1,000 00	1,000 00
Borland, F. M.	Saskatoon, Sask.	10	1,000 00	1,000 00
Beattie William.	Victoria, B. C.	10	1,000 00	1,000 00
Burnett, E. A.	Vancouver, B. C.	10	1,000 00	829 91
Baskerville, C. A.	Winnipeg.	25	2,500 00	2,293 55
Beck, Charles.	Yorkton, Sask.	10	1,000 00	964 06
Burnett Miss Mary A.	Armstrong, B. C.	10	1,000 00	653 77
Burnett, J. M.	Armstrong, B. C.	10	1,000 00	653 77
Burnett, Miss Elizabeth L.	Armstrong, B. C.	10	1,000 00	653 77
Burnett, Miss Jean S.	Armstrong, B. C.	10	1,000 00	653 77
Burnett, W. A.	Armstrong, B. C.	10	1,000 00	653 77
Brown, Mrs. Isabella, W.	Vancouver, B. C.	50	5,000 00	4,327 55
Boyce, B. F., M.D.	Kelowna, B. C.	100	10,000 00	7,313 25
Brydges, S. M.	Vancouver, B. C.	20	2,000 00	160 66
Brown, est. Wm.	Pavilion, B. C.	10	1,000 00	869 20
Brook, A. T.	Regina, Sask.	10	1,000 00	926 70
Bowlt, John.	Saskatoon, Sask.	5	500 00	171 65
Brown, Hon. J. T.	Regina, Sask.	50	5,000 00	2,738 03
Bentley, W. H.	Vancouver, B. C.	180	18,000 00	15 00
Byer, Henry.	Chester, Mont.	5	500 00	61 20

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## THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ cts.	\$ cts.
Campbell, Angus.....	Victoria, B.C.....	50	5,000 00	5,000 00
Campbell, Mrs. Isabella A.....	Victoria, B.C.....	50	5,000 00	5,000 00
Campbell Peter.....	Carmen, Man.....	15	1,500 00	1,500 00
Cathcart, Rev. Nassau.....	Guernsey, Channel Is.....	10	1,000 00	1,000 00
Cuttle, H. G.....	Minnedosa, Man.....	10	1,000 00	1,000 00
Clark, William.....	Winnipeg.....	30	3,000 00	3,000 00
Creighton, D. J.....	Yale, B.C.....	5	500 00	500 00
Crawford, W. K., John Crawford Trustee.....	So. Vancouver, B.C.....	5	500 00	500 00
Cook, William.....	St. Johns Nfd.....	10	1,000 00	1,000 00
Cooke, E. F.....	Brandon, Man.....	10	1,000 00	1,000 00
Chapman, G. H.....	Hamilton, Ont.....	10	1,000 00	1,000 00
Clarke, A. T.....	Vancouver, B.C.....	20	2,000 00	1,296 41
Church, J. W.....	Victoria, B.C.....	60	6,000 00	6,000 00
Cran, Mrs. Mary H.....	Duncan, B.C.....	3	300 00	300 00
Carcary, S. C.....	Winnipeg.....	10	1,000 00	1,000 00
Cran, James.....	Duncan, B.C.....	5	500 00	500 00
Curry, Dr. B. J.....	Winnipeg.....	25	2,500 00	2,500 00
Cross, J. A.....	Regina, Sask.....	5	500 00	500 00
Champion est. Henry T. Nor. Trusts Ct Exct.....	Winnipeg.....	10	1,000 00	1,000 00
Calvert, S. H.....	Moosomin, Sask.....	5	500 00	500 00
Church, Mrs. Emily E.....	Victoria, B.C.....	10	1,000 00	1,000 00
Caldwell, James.....	Vancouver, B.C.....	5	500 00	500 00
Cooke, E. H.....	Moosejaw, Sask.....	10	1,000 00	1,000 00
Costley, T. D.....	Kamloops, B.C.....	10	1,000 00	1,000 00
Chipperfield, Sydney.....	Hubbard, Sask.....	2	200 00	200 00
Cleveland, E. A.....	Vancouver, B.C.....	50	5,000 00	5,000 00
Cameron, A. A.....	Oak Lake, Man.....	25	2,500 00	2,500 00
Collins Mrs. Isabelle J.....	Gladstone, Man.....	5	500 00	500 00
Campbell, C. C.....	Reston, Man.....	20	2,000 00	2,000 00
Chapman, A. B., M. D.....	Reston, Man.....	10	1,000 00	1,000 00
Campbell & Simpson.....	Dauphin, Man.....	10	1,000 00	1,000 00
Cohen, Samuel.....	Dauphin, Man.....	5	500 00	500 00
Cameron, Duncan.....	Gilbert, Plains Man.....	10	1,000 00	1,000 00
Comings, C. L.....	Brandon, Man.....	20	2,000 00	2,000 00
Conway, Mrs. Lydia.....	Miniota, Man.....	5	500 00	500 00
Chegwin, Rev. E. J.....	Moosejaw, Sask.....	25	2,500 00	2,500 00
Campbell, J. F.....	Miami, Man.....	10	1,000 00	1,000 00
Coronation Loans & Inv. Co. Ltd.....	St. Johns, Nfd.....	10	1,000 00	1,000 00
Connell, Kenah.....	Victoria, B.C.....	10	1,000 00	1,000 00
Cromons, Mrs. Hughena C.....	Prince Albert, Sask.....	10	1,000 00	1,000 00
Cook, James.....	Ladner, B.C.....	20	2,000 00	2,000 00
Cook Mrs. Dora.....	Ladner, B.C.....	10	1,000 00	1,000 00
Carr, C. E.....	Calgary, Alta.....	10	1,000 00	1,000 00
Callan, A. D., M.D.....	Winnipeg.....	100	10,000 00	10,000 00
Curry, W. Y., M.D.....	Vancouver.....	5	500 00	500 00
Currie, Bros.....	Saskatoon, Sask.....	10	1,000 00	1,000 00
Cook, Miss Flora E.....	Ladner, B.C.....	10	1,000 00	1,000 00
Connor, E. L., M.D.....	Lethbridge, Alta.....	10	1,000 00	1,000 00
Crang, F. W. M.D.....	Edmonton, So. Alta.....	10	1,000 00	1,000 00
Cunningham, Robt.....	Spokane, Wash.....	20	2,000 00	2,000 00
Collins, Peter.....	Calgary, Alta.....	20	2,000 00	2,000 00
Crease, E. A.....	Nelson, B.C.....	10	1,000 00	1,000 00
Conybeare & Church.....	Lethbridge, Alta.....	25	2,500 00	2,500 00
Cepperley, Rounsefell & Co.....	Vancouver, B.C.....	50	5,000 00	5,000 00
Crotty, H. S.....	Victoria, B.C.....	60	6,000 00	5,339 54
Claxton, W. C.....	Calgary, Alta.....	10	1,000 00	1,000 00
Carey, E. D.....	Winnipeg.....	25	2,500 00	2,244 93
Collinson Rev. H. A.....	Mount Tolmie, B.C.....	50	5,000 00	2,432 45
Cruikshank Miss Gladys, E.....	Victoria, B.C.....	10	1,000 00	867 15
Cameron, John.....	Palmoral Victoria.....	5	500 00	327 21
Cruikshank, Mrs. M.....	Victoria, B.C.....	5	500 00	425 00
Côté, J. L.....	Edmonton, Alta.....	15	1,500 00	1,230 34
Carter, L. E.....	Moosajaw, Sask.....	10	1,000 00	964 60
Coke, est. C. E., M.D.....	Winnipeg.....	5	500 00	271 34



SESSIONAL PAPER No. 8

## THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ cts.	\$ cts.
Crawford, J. W.	Pipestone, Man.	5	500 00	386 48
Cartmell, J. M., M.D.	Glenboro, Man.	10	1,000 00	719 10
Copeland, R. A.	Kelowna, B.C.	20	2,000 00	238 08
Carson, T. A.	Glenboro, Man.	10	1,000 00	820 00
Crichton, A. H.	Kelowna, B.C.	50	5,000 00	3,391 65
Cowan, H. J.	Portage La Prairie.	25	2,500 00	1,636 85
Cowan, T. H.	Portage La Prairie.	25	2,500 00	1,897 27
Comerford, Patrick.	Victoria, B.C.	10	1,000 00	267 43
Christie, G. D.	Victoria, B.C.	10	1,000 00	440 45
Carey, Chas.	Edmonton, Alta.	50	5,000 00	2,202 33
Copeman, Lesslie.	Moosejaw, Sask.	5	500 00	326 94
Clay, Mrs. Janet L.	Victoria, B.C.	50	5,000 00	3,650 73
Cooper, Est. W. J.	Portage La Prairie.	35	3,500 00	2,690 40
Cyr, Dolphis.	Pincher Creek, Alta.	25	2,500 00	1,960 12
Chisholm, A. R.	Edmonton, Alta.	100	10,000 00	6,547 47
Cameron, J. H.	Ft. William, Ont.	10	1,000 00	650 65
Cameron & Co.	Ft. William, Ont.	20	2,000 00	1,095 21
Clark, Chas.	High River, Alta.	5	500 00	386 90
Duncan, William.	Winnipeg.	10	1,000 00	1,000 00
Dearman, H. W.	Winnipeg.	32	3,200 00	3,200 00
Davis, L. G. B.	Victoria, B.C.	2	200 00	200 00
Dawson, H. G.	Melfort, Sask.	10	1,000 00	1,000 00
Daykin, A. N.	Vancouver, B.C.	50	5,000 00	513 82
Davison, William.	New Westminster, B.C.	68	6,800 00	6,800 00
Dickson, Est. T. A.	Winnipeg.	40	4,000 00	4,000 00
Duncan, W. C.	Duncan, B.C.	30	3,000 00	2,226 00
Draper, Miss Katharine, N.	Cloverdale, B.C.	10	1,000 00	1,000 00
Duxbury, Mrs. Frances.	Elkhorn, Man.	10	1,000 00	1,000 00
Deans, W. J.	Brandon, Man.	5	500 00	500 00
Duthie, R. C.	Montreal, P.Q.	10	1,000 00	1,000 00
Dickenson, John.	Cumberland, B.C.	10	1,000 00	1,000 00
DeRosiers, Nap., M.D.	Rockland, Ont.	5	500 00	500 00
Dickson, J. T.	Victoria, B.C.	60	6,000 00	6,000 00
Dudley, J. C.	Birtle.	10	1,000 00	1,000 00
Donald, Est. W. A.	Winnipeg.	10	1,000 00	1,000 00
Davis, J. T.	Minneapolis, Minn.	20	2,000 00	2,000 00
Dunsford, C. R.	Victoria, B.C.	10	1,000 00	1,000 00
Drewry, Geo.	Kenora, Ont.	50	5,000 00	5,000 00
Dynes, T. B.	Fleming, Sask.	10	1,000 00	1,000 00
DeLong, C. T.	Victoria, B.C.	5	500 00	500 00
DeLong, Mrs. Elizabeth.	Victoria, B.C.	5	500 00	500 00
Dockstader, J. H.	Armstrong, B.C.	5	500 00	500 00
Dockstader, Mrs. Annie E.	Armstrong, B.C.	5	500 00	500 00
Douglas, Mrs. Flora M.	Brownlee, Sask.	10	1,000 00	1,000 00
Dobson, S. G.	Vancouver, B.C.	25	2,500 00	2,500 00
Duffy, John.	Regina, Sask.	10	1,000 00	1,000 00
Darke, F. N.	Regina, Sask.	100	10,000 00	10,000 00
Dawson, F. B., M.D.	Maple Creek, Sask.	5	500 00	500 00
Dirks, A. B.	Rosthern, Sask.	5	500 00	500 00
Douglas, G. S.	Victoria, B.C.	20	2,000 00	2,000 00
Dietrich, F. E.	Chicago, Ill.	10	1,000 00	1,000 00
Dawson, Harold.	Regina, Sask.	6	600 00	600 00
Duncan, George.	Winnipeg.	20	2,000 00	2,000 00
de Salis Major H. J. N.	Chatham, Eng.	10	1,000 00	1,000 00
Duncan, W. H.	Regina, Sask.	25	2,500 00	2,500 00
Doyle, Alfred.	Ft. Steele, B.C.	50	5,000 00	5,000 00
Douglas, & Co.	Winnipeg.	20	2,000 00	1,259 99
Denmark, A. C., M.D.	Langenburg, Sask.	10	1,000 00	806 71
Deans, J. F.	Victoria, B.C.	100	10,000 00	2,688 39
Dodson, Frank.	Vancouver, B.C.	10	1,000 00	124 22
Dodd, H. R. F.	Okanagan, Mission B.C.	10	1,000 00	868 92
Dynes, V. & Son.	Penticton, B.C.	11	1,100 00	850 66

## THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ cts.	\$ cts.
Dallas, Harold.....	Roland, Man.....	10	1,000 00	413 16
Diemock, W. C.....	Victoria, B.C.....	20	2,000 00	1,184 78
Dowler, A. H.....	Ft. William, Ont.....	50	5,000 00	4,817 00
DeGero Louis.....	Mt. Hope Wash. U.S.....	5	500 00	406 88
Draper, Mrs. Hester.....	Vancouver, B.C.....	5	500 00	453 21
Eilers, Lewis.....	Victoria, B.C.....	75	7,500 00	7,500 00
Eardley, B. A.....	Vancouver, B.C.....	10	1,000 00	1,000 00
Eardley, Mrs. Janet.....	Vancouver, B.C.....	10	1,000 00	1,000 00
Early George.....	Winnipeg.....	25	2,500 00	2,500 00
Evans, O. W.....	Dawson, City Y. T.....	15	1,500 00	1,500 00
Ellis, Thomas.....	Victoria, B.C.....	25	2,500 00	2,500 00
Elford, J. H.....	Victoria, B.C.....	70	7,000 00	7,000 00
Elford, Theophilus.....	Victoria, B.C.....	10	1,000 00	1,000 00
Elliott, G. W.....	Medicine, Hat, Alta.....	5	500 00	500 00
England, Chas.....	Blackie, Alta.....	5	500 00	500 00
Edmonds, H. L.....	New Westminster, B.C.....	5	500 00	500 00
Erringer, John.....	Winnipeg.....	25	2,500 00	2,500 00
Elliott, R. T.....	Victoria, B.C.....	200	20,000 00	2,684 98
Frazer, R. P.....	Minnedosa, Man.....	10	1,000 00	1,000 00
Ferguson, Arch., jr.....	Holyoke, Mass.....	2	200 00	200 00
Fernie, William.....	Victoria, B.C.....	100	10,000 00	10,000 00
Ferguson, Hugh.....	Victoria, B.C.....	20	2,000 00	2,000 00
Forlong, J. A.....	Winnipeg.....	25	2,500 00	2,500 00
Framont, Joseph.....	Oak Lake, Man.....	10	1,000 00	1,000 00
Flett, J. A.....	Vancouver, B. C.....	5	500 00	345 03
Fear, G. M.....	Banff, Alta.....	6	600 00	600 00
Fear, W. H.....	Banff, Alta.....	6	600 00	600 00
Fremman, Mrs. Jean D.....	Edmonton, Alta.....	5	500 00	500 00
Frizell, G. L.....	Winnipeg.....	5	500 00	500 00
Fontana, Peter.....	Virden, Man.....	5	500 00	500 00
Footo, W. A.....	Revelstoke, B.C.....	10	1,000 00	* 1,000 00
Falls, Hugh.....	Ladner, B.C.....	15	1,500 00	1,500 00
Ferguson Hugh.....	Kenora, Ont.....	10	1,000 00	1,000 00
Fuller, Harry.....	Victoria, B.C.....	10	1,000 00	1,000 00
Field, W. H.....	Swift Current, Sask.....	10	1,000 00	1,000 00
Froom, A. C.....	Regina, Sask.....	30	3,000 00	2,730 93
Foote, A. A. B.....	Pincher, Creek, Sask.....	10	1,000 00	1,000 00
Ferguson, J. B.....	Toronto, Ont.....	49	4,900 00	4,900 00
Freeman, G. A.....	Victoria, B.C.....	20	2,000 00	2,000 00
Frankfurter, Geo.....	Winnipeg.....	20	2,000 00	1,837 65
Frame, T. H.....	Scott, Sask.....	1	100 00	54 77
Finch, E. E.....	Strathclair, Man.....	10	1,000 00	813 01
Forbes, Adam.....	Rathwell, Man.....	10	1,000 00	393 23
Ferrier, Rev. Thompson.....	Brandon, Man.....	20	2,000 00	1,634 69
Fredericksen, J. S.....	Glenboro, Man.....	10	1,000 00	737 78
Forbes, Wilford.....	Calgary, Alta.....	10	1,000 00	643 63
Falk, A. A.....	New Westminster, B.C.....	25	2,500 00	749 00
Foxwell, W. E.....	Victoria, B.C.....	10	1,000 00	730 00
Forster, H. T. W.....	Medicine, Hat, Alta.....	20	2,000 00	844 04
Ferguson, R. N.....	Victoria, B.C.....	15	1,500 00	255 86
Fowler, J. F.....	Wetaskiwin, Alta.....	10	1,000 00	960 00
Fudger, W. E.....	Toronto, Ont.....	20	2,000 00	1,488 76
Garland, Miss May B.....	Montreal, P.Q.....	5	500 00	500 00
Gwynne-Vaughan, Mrs. E B.....	Chilliwack, B.C.....	5	500 00	500 00
George, W. B.....	Wapella, Sask.....	5	500 00	500 00
Gore-Browne, Est. H. T. T.....	London, Eng.....	25	2,500 00	2,500 00
Gibbins, Johnson.....	Vancouver, B.C.....	10	1,000 00	1,000 00
Gunn, Robt., sr.....	Winnipeg.....	10	1,000 00	1,000 00
Grant, David.....	Vancouver, B.C.....	5	500 00	500 00
Genge, L. A.....	Victoria, B.C.....	30	3,000 00	3,000 00
Gibson, Andrew.....	Victoria, B.C.....	20	2,000 00	2,000 00
Guilmet, J. A.....	Victoria, P.Q.....	10	1,000 00	1,000 00
Greig, Mrs. Margaret E.....	Victoria, B.C.....	29	2,900 00	2,900 00
Girvin, Mrs. Louise F.....	Pt. Arthur, Ont.....	5	500 00	500 00

## SESSIONAL PAPER No. 8

## THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ cts.	\$ cts.
Goodridge, L. A.....	Edmonton, Alta.....	100	10,000 00	6,934 45
Great West Permanent Loan Co.....	Winnipeg.....	475	47,500 00	47,500 00
Gibbons, Mrs. Ellen.....	Lethbridge, Alta.....	10	1,000 00	1,000 00
Gilhuly, R. H.....	Selkirk, Man.....	5	500 00	500 00
Goodland, Herbert.....	Brandon, Man.....	5	500 00	500 00
Gordon, Mrs. Emma I.....	Victoria, B.C.....	25	2,500 00	2,500 00
Galletely, Mrs. Margaret M.....	Victoria, B.C.....	10	1,000 00	1,000 00
Gibson, Miss M. Lotte.....	Virden, Man.....	5	500 00	500 00
Godley, S. H.....	Brandon, Man.....	10	1,000 00	1,000 00
Gibbs, F. E.....	Pt. Arthur, Ont.....	10	1,000 00	1,000 00
Grey, R. J.....	Maryfield, Sask.....	20	2,000 00	2,000 00
Gray, Andrew.....	Victoria, B.C.....	100	10,000 00	10,000 00
Garry, T. H.....	Willowbrook, Sask.....	10	1,000 00	1,000 00
Girvin, A. W., M.D.....	Strathmore, Alta.....	5	500 00	500 00
Gunn, J. F.....	Green Ridge, Man.....	10	1,000 00	1,000 00
Garrow, Frederick.....	New York, N.Y.....	10	1,000 00	1,000 00
Gross, J. P.....	Wetaskiwin, Alta.....	15	1,500 00	1,500 00
Gourlay, James.....	Lacombe, Alta.....	10	1,000 00	1,000 00
Gray, George.....	Graysville, Man.....	5	500 00	500 00
Glatfli, Herman.....	Oakland, Cal. U.S.....	10	1,000 00	1,000 00
Gunn, Robt.....	Winnipeg.....	10	1,000 00	1,000 00
Grant, Mrs. Helen M.....	Victoria, B.C.....	100	10,000 00	9,705 96
Grant, Chas. D.....	Winnipeg.....	10	1,000 00	1,000 00
Gunn, W. H.....	Winnipeg.....	10	1,000 00	669 15
Graham, George.....	Treherne, Man.....	5	500 00	113 10
Garratt, A. W.....	Milestone, Sask.....	10	1,000 00	820 00
Gass, Mrs. Elizabeth.....	Victoria, B.C.....	50	8,000 00	4,671 50
Gilker, J. A.....	Nelson, B.C.....	20	2,000 00	2,000 00
Groves, Job.....	Steveston, B.C.....	10	1,000 00	232 95
Gibbons, R. V.....	Lethbridge, Alta.....	10	1,000 00	.....
Hamilton, Mrs. Sarah.....	Winnipeg.....	25	2,500 00	2,500 00
Hislop, James.....	Seymour, Arm., B.C.....	10	1,000 00	1,000 00
Hamilton, John.....	Winnipeg.....	20	2,000 00	2,000 00
Hunter, A. C.....	Green, Ridge, Man.....	25	2,500 00	2,500 00
Hewlings, F. H.....	Victoria, B.C.....	10	1,000 00	1,000 00
Harrison, D., A. M.D.....	Whitestone, N.Y.....	20	2,000 00	2,000 00
Hunter, James.....	Greenridge, Man.....	10	1,000 00	1,000 00
Harley, Hugh.....	Swan River, Man.....	5	500 00	500 00
Hutchings, H. G.....	Winnipeg.....	115	11,500 00	11,500 00
Hutchings, Ernest F.....	Winnipeg.....	100	10,000 00	10,000 00
Hadwin, F. W.....	Winnipeg.....	5	500 00	500 00
Hind, W. T.....	Moosomin, Sask.....	30	3,000 00	3,000 00
Hodgson, R. S.....	Winnipeg.....	5	500 00	500 00
Hallier, J. A.....	Edmonton, Alta.....	20	2,000 00	2,000 00
Hall, J. Andrew, M.D.....	Winnipeg.....	20	2,000 00	2,000 00
Herriot, William.....	Souris, Man.....	10	1,000 00	1,000 00
Herron, Curry.....	Winnipeg.....	3	300 00	300 00
Herron, Miss Mabel F.....	Winnipeg.....	2	200 00	200 00
Hutchings, R. J.....	Calgary, Alta.....	10	1,000 00	1,000 00
Hainsworth, Mrs. Martha A.....	New Westminster, B.C.....	10	1,000 00	1,000 00
Hamilton, A. E.....	Winnipeg.....	5	500 00	500 00
Hart, Wilfred.....	Weyburn, Sask.....	20	2,000 00	2,000 00
Hopper, A. T.....	Moosomin, Sask.....	5	500 00	500 00
Hollingshead, W. J.....	Winnipeg.....	30	3,000 00	3,000 00
Hyde, W. J.....	Bulgonie, Sask.....	20	2,000 00	2,000 00
Henry, C. M., M.D.....	Yorkton, Sask.....	10	1,000 00	1,000 00
Hoban, Michael J.....	Beauséjour, Man.....	5	500 00	500 00
Hume, Miss Dawn M.....	Nelson, B.C.....	10	1,000 00	1,000 00
Hume, Miss Freda B.....	Nelson, B.C.....	10	1,000 00	1,000 00
Hume, J. F. Jr.....	Nelson, B.C.....	10	1,000 00	1,000 00
Hume, Mrs. Lydia J.....	Nelson, B.C.....	20	2,000 00	2,000 00
Harvey, Edward.....	St. Johns, Nfld.....	20	2,000 00	2,000 00
Halpin, H. W.....	Big River, Sask.....	10	1,000 00	1,000 00
Hewitt, Est. E. C.....	Maple Creek, Sask.....	10	1,000 00	1,000 00

8 GEORGE V, A. 1918

## THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ cts	\$ cts.
Holden, D. B., M.D.	Victoria, B.C.	10	1,000 00	1,000 00
Hutchinson, Joseph	Gull Lake, Sask.	25	2,500 00	2,500 00
Harbican, Henry	Spokane, Wash., U.S.	10	1,000 00	1,000 00
Hamilton, William	Winnifred, Alta.	5	500 00	500 00
Hutcheson, T. W.	Swift Current, Sask.	5	500 00	500 00
Heistermans, B.S.	Victoria, B.C.	25	2,500 00	2,500 00
Hughes, Samuel	Grandview, Man.	10	1,000 00	1,000 00
Hallett, W. H.	Salcoats, Sask.	10	1,000 00	1,000 00
Hargrave, J. G.	Winnipeg.	100	10,000 00	10,000 00
Herbert, F. H.	Edmonton So., Alta.	5	500 00	500 00
Hamilton, F. J.	Vancouver, B.C.	20	2,000 00	2,000 00
Hebb, E. H.	Winnipeg.	100	10,000 00	5,476 06
Harrison, A. G.	Edmonton, Alta.	10	1,000 00	867 42
Hetu, Mrs. Bertha	Edmonton, Alta.	20	2,000 00	1,738 27
Hoffmeister, R.	Vancouver, B.C.	50	5,000 00	2,973 32
Huycke, A. H., M.D.	Kelowna, B.C.	10	1,000 00	544 78
Hall, G. C.	Portage la Prairie.	10	1,000 00	880 23
Hamilton, Mrs. Emma A., J. G. Hamilton trustee.	Wilcox, Sask.	5	500 00	370 60
Hepburn, Walter	Vancouver, B.C.	25	2,500 00	1,157 44
Hunter, Capt. William	Belleville, Ont.	50	5,000 00	3,843 72
Haney, C. N.	Vancouver, B.C.	10	1,000 00	882 29
Hinton, H. R.	Cranbrook, B.C.	10	1,000 00	631 94
Hancock, A. J. S.	London, Ont.	10	1,000 00	654 73
Henderson, Est. T. H.	Chilliwack, B.C.	10	1,000 00	420 79
Hames, W. A. W.	Courtenay, B.C.	10	1,000 00	312 43
Horne, J. T.	Ft. William, Ont.	50	5,000 00	4,089 96
Holmes, W. E. M.	High River.	10	1,000 00	249 34
Hume, Alexander	Lacombe, Alta.	30	3,000 00	1,043 31
Innes, R. L.	Hamilton, Ont.	25	2,500 00	2,500 00
Inkster, Colin	Winnipeg.	30	3,000 00	3,000 00
Inksetter, W. E.	Ancaster.	20	2,000 00	2,000 00
Imp. Can. Trust Co., for Est. Jas. Brownlee.	Winnipeg.	15	1,500 00	1,500 00
Irving, R. W. M.D.	Kamloops, B.C.	10	1,000 00	1,000 00
Ings, J. Walter.	Lineham, Alta.	65	6,500 00	6,500 00
Imp. Can. Trust. Co.	Winnipeg.	5	500 00	500 00
Ives, F. D.	Vancouver, B.C.	5	500 00	358 60
Ings, F. W.	Nanton, Alta.	10	1,000 00	996 96
Jones, Thomas	Winnipeg.	20	2,000 00	2,000 00
Jack, Alexander	Victoria, B.C.	50	5,000 00	5,000 00
Jefferies, B. N.	Regina, Sask.	1	100 00	100 00
Jones, S. E.	Viriden, Man.	10	1,000 00	1,000 00
Jones, E. W.	Moosomin, Sask.	5	500 00	500 00
Jones, Joseph	Winnipeg.	10	1,000 00	1,000 00
Johns, Samuel	Victoria, B.C.	25	2,500 00	2,236 00
Jones, A. E.	Milestone, Sask.	10	1,000 00	1,000 00
Jagger, Harold	Moosejaw, Sask.	10	1,000 00	1,000 00
Jones, Joseph	Vancouver, B.C.	50	5,000 00	5,000 00
Jeffery, Isaac	Winnipeg.	3	300 00	281 96
Jones, Est. W. R.	Vancouver.	25	2,500 00	
Jones, W. H.	Nelson, B.C.	20	2,000 00	1,330 15
Jordon, Mrs. Emily K.	Winnipeg.	3	300 00	289 38
Jenkins, C. G.	Ft. William, Ont.	10	1,000 00	650 65
Kinnaird, D. M.	Russell, Man.	20	2,000 00	2,000 00
Kiddie, Thos.	Alhambra, Cal., U.S.	25	2,500 00	2,500 00
Kneen, G. V.	Montreal, P.Q.	1	100 00	100 00
Keech, Hiram	Stony Mountain, Man.	20	2,000 00	2,000 00
Kirk, G. A.	Victoria, B.C.	20	2,000 00	2,000 00
Kay, J. D.	New Westminster.	5	500 00	500 00
Kerr, T. W.	Vancouver, B.C.	50	5,000 00	3,847 69
Kippen, R. D. M.D.	Newdale, Man.	10	1,000 00	1,000 00
Keith, H. W. M.D.	Enderby, B.C.	10	1,000 00	1,000 00
Keown, L. D.	Moosomin, Sask.	5	500 00	500 00
Knight, A. W. P.	Victoria, B.C.	5	500 00	500 00

## SESSIONAL PAPER No. 8

## THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ cts	\$ cts.
Kenny, F. J., M.D.	New Westminster.	40	4,000 00	4,000 00
Kearns, David.	Maple Creek, Sask.	50	5,000 00	5,000 00
Knox, William.	Prince Albert, Sask.	10	1,000 00	1,000 00
Kettles, Est. J. N.	Pincher Creek, Alta.	10	1,000 00	1,000 00
Kettles, Chas.	Pincher, Creek, Alta.	40	4,000 00	4,000 00
Kane, Paul.	Rathwell, Man.	10	1,000 00	1,000 00
King, A. A. M. D.	Ladner, B.C.	10	1,000 00	1,000 00
Kirk, T. W.	Myrtle, Man.	10	1,000 00	1,000 00
Knox, W. J. M. D.	Kelowna, B.C.	10	1,000 00	1,000 00
Kinnaird, A. Y.	Viceroy, Sask.	10	1,000 00	931 33
Kempthorne, S. T.	Saskatoon, Sask.	20	2,000 00	1,637 10
Knight, Robt.	Calgary, Alta.	10	1,000 00	333 26
Lindsay, Mrs. Annie G. C.	Linerick, Sask.	2	200 00	200 00
Lee, Thos.	Winnipeg.	100	10,000 00	10,000 00
Livock, W. T.	Edmonton, Alta.	10	1,000 00	1,000 00
Lockhart, Est. Thomas.	Souris, Man.	5	500 00	500 00
Lawson, Est. J. H.	Victoria, B.C.	35	3,500 00	3,500 00
Lathrope, Mrs. Charlotte.	Shoal Lake, Man.	5	500 00	500 00
Laundy, Mrs. Ellen F.	Victoria, B.C.	2	200 00	200 00
Lovell, Mrs. Margaret.	Victoria, B.C.	40	4,000 00	4,000 00
Leeming, Est. Annie.	Victoria, B.C.	15	1,500 00	1,500 00
Lindsay, Mrs. Naomi E.	Victoria, B.C.	150	15,000 00	15,000 00
Lander, Mrs. Annie L.	Seattle, Wash.	5	500 00	500 00
Laidlaw, Rev. R. S.	Winnipeg.	10	1,000 00	1,000 00
Lamont, J. F.	Vancouver, B.C.	20	2,000 00	2,000 00
Lazier, S. D.	Belleville, Ont.	100	10,000 00	10,000 00
Lees, Mrs. Laura, L. S.	Victoria, B.C.	25	2,500 00	2,500 00
Lewin, F. E.	MacGregor, Man.	10	1,000 00	1,000 00
Logan & MacDonald.	Gilbert Plains, Man.	10	1,000 00	1,000 00
Levar, Mrs. Husley H.	Armstrong, B.C.	20	2,000 00	2,000 00
Larom, W. S.	Prince Albert, Sask.	2	200 00	200 00
Lyons, R. F.	Carberry, Man.	10	1,000 00	1,000 00
Llwyd, T. D. D.	Toronto, Ont.	35	3,500 00	3,500 00
Lavery, W. R.	Newdale, Man.	10	1,000 00	1,000 00
Lee, William.	Moosomin, Sask.	10	1,000 00	1,000 00
Lyons, J. B.	Carberry, Man.	10	1,000 00	1,000 00
Lyons, Mrs. Belle M.	Carberry, Man.	5	500 00	500 00
Leavens, L. H.	Foxwarren, Man.	10	1,000 00	1,000 00
Lowther, Dr. J. S.	Edmonton, Alta.	10	1,000 00	1,000 00
Livingstone, Mrs. Annie G.	Deloraine, Man.	5	500 00	500 00
Lawson, Thomas.	Graysville, Man.	10	1,000 00	1,000 00
Longpré, J. A. R.	Qu'Appelle, Sask.	10	1,000 00	1,000 00
Limoges, Benjamin.	Whitewood, Sask.	20	2,000 00	2,000 00
Latham, Arthur.	Moosejaw, Sask.	25	2,500 00	2,500 00
LeMessuriers, G. W.	St. Johns, Nfld.	5	500 00	500 00
Lindsay, & Mudie.	Prince Albert, Sask.	20	2,000 00	2,000 00
Loggie, W. J.	Wetaskiwin, Alta.	10	1,000 00	1,000 00
Law, John.	Vancouver, B.C.	100	10,000 00	9,129 85
Leeming, Mrs. Gertrude.	Victoria, B.C.	25	2,500 00	2,500 00
Ladner, W. H. D.	Vernon, B.C.	10	1,000 00	1,000 00
Lewarton, A. E.	Churchbridge, Sask.	10	1,000 00	1,000 00
Laycock, Burton; A. Laycock, trustee.	Foxwarren, Man.	10	1,000 00	731 43
Laughton, J. C.	Revelstoke, B.C.	10	1,000 00	872 19
Levy, H. E.	Victoria, B.C.	20	2,000 00	1,882 12
Lowe, W. J.	S. Vancouver, B.C.	50	5,000 00	.....
Leeming, Mrs. Cecil.	Victoria, B.C.	10	1,000 00	850 00
Love, Mrs. Clara H. M.	Victoria, B.C.	10	1,000 00	651 41
Muir, George.	Edinburgh, Scotland.	5	500 00	500 00
Maclean, John, D. D.	Winnipeg.	20	2,000 00	2,000 00
Moon, J. J.	London, Eng.	10	1,000 00	1,000 00
Muir, William.	Brandon, Man.	20	2,000 00	2,000 00
Murphy, H. Sherman.	Kenora, Ont.	10	1,000 00	1,000 00
Middleton, Mrs. Edith L.	Roblin, Man.	10	1,000 00	1,000 00
Morden, T. W.	Pincher Creek, Alta.	5	500 00	500 00

## THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ cts.	\$ cts.
Mail James.....	Edmonton, Alta.....	20	2,000 00	2,000 00
MacPherson, Miss Annie S.....	Victoria, B.C.....	9	900 00	900 00
Mellon, Est. J. J.....	Edmonton S., Alta.....	50	5,000 00	4,187 90
Mitchell, J. A.....	Pakan, Alta.....	5	500 00	500 00
Martin, Cornelius.....	Vancouver, B.C.....	25	2,500 00	2,500 00
Montgomery, G. S.....	Edmonton, Alta.....	10	1,000 00	1,000 00
Murray George.....	Graysville, Man.....	10	1,000 00	1,000 00
Macdonald, D. J.....	Vancouver, B.C.....	65	6,500 00	6,500 00
MacLachlan, Est. R. C.....	Winchester, Eng.....	21	2,100 00	2,100 00
Manley, Miss Adelaide.....	Vancouver, B.C.....	10	1,000 00	1,000 00
Milne, Alexander.....	Winnipeg.....	20	2,000 00	2,000 00
Main, Mrs. Laura E.....	Winnipeg.....	50	5,000 00	5,000 00
Mellard, Samuel.....	Chilliwack, B.C.....	10	1,000 00	1,000 00
Mutter, Major J. M.....	Somenos, B.C.....	50	5,000 00	3,257 62
Mitchell, J. A.....	Victoria, B.C.....	150	15,000 00	15,000 00
Miller, H. D. & Co., Ltd.....	Victoria, B.C.....	100	10,000 00	10,000 00
Moore, Miss Ethel.....	Winnipeg.....	10	1,000 00	1,000 00
Macmorine, Miss Sybil L.....	Brandon, Man.....	5	500 00	500 00
MacLeod, M. H.....	Winnipeg.....	50	5,000 00	5,000 00
Morgan, J. H.....	Winnipeg.....	10	1,000 00	1,000 00
Maclean, H. A.....	Victoria, B.C.....	50	5,000 00	5,000 00
Martin, W. M.....	Regina, Sask.....	40	4,000 00	4,000 00
Martin, Mrs. Violette T.....	Regina, Sask.....	10	1,000 00	1,000 00
Martysh, Rev. Basil.....	Sosnovice, Russia.....	20	2,000 00	2,000 00
Moore, H. H.....	Calgary, Alta.....	50	5,000 00	5,000 00
Munroe, Mrs. Matilda I.....	Winnipeg.....	10	1,000 00	1,000 00
Mortlock, Ernest.....	Dominion City, Man.....	10	1,000 00	1,000 00
MacKenzie-Grieve, F. J.....	Droxford, Eng.....	10	1,000 00	1,000 00
Morey, Henry.....	New Westminster, B.C.....	10	1,000 00	1,000 00
Markle, M. C.....	Shoal Lake, Man.....	5	500 00	500 00
Muir, James.....	MacGregor, Man.....	5	500 00	500 00
Munroe, Donald.....	Winnipeg.....	20	2,000 00	2,000 00
Meneley, A. A.....	Maple Creek, Sask.....	25	2,500 00	2,500 00
MacKenzie, Mrs. Tena.....	Edmonton, Alta.....	10	1,000 00	1,000 00
Mathieu, J. A.....	Ft. Frances Ont.....	50	5,000 00	5,000 00
Muskett, A. D.....	Victoria, B.C.....	5	500 00	500 00
Manning, A. J.....	Reston, Man.....	10	1,000 00	1,000 00
Moore F. A.....	Delia, Alta.....	10	1,000 00	1,000 00
Moberly, Mrs. Bessie.....	Yorkton, Sask.....	15	1,500 00	1,500 00
May, A. H.....	Prince Albert, Sask.....	15	1,500 00	1,500 00
Mara, J. A.....	Victoria, B.C.....	60	6,000 00	6,000 00
Marsh, John.....	Radford, Eng.....	2	200 00	200 00
Mitchell, J. W.....	Arrow River, Man.....	10	1,000 00	1,000 00
Morris-Reade, George.....	Whitewood, Sask.....	20	2,000 00	2,000 00
Muir, R. H.....	Yellow Grass, Sask.....	20	2,000 00	2,000 00
Morrison, Mrs. Bertha M.; W. N. Morrison, trustee.....	Lacombe, Alta.....	15	1,500 00	1,500 00
Megill, Mrs. Mary O.....	Lintrathen, Man.....	10	1,000 00	1,000 00
Mullins, P. W.....	Selkirk, Man.....	5	500 00	500 00
Munroe, Mrs. Barbara.....	Winnipeg, Man.....	5	500 00	500 00
Mara, Miss Ellen F.....	Victoria, B.C.....	100	10,000 00	10,000 00
Mara, J. H. F.; J. A. Mara, trustee.....	Victoria, B.C.....	10	1,000 00	1,000 00
Mara, J. L.....	Victoria, B.C.....	30	3,000 00	3,000 00
Meek, Mrs. Hattie L.....	Regina, Sask.....	20	2,000 00	2,000 00
May, L. W., M.D.....	Edmonton S., Alta.....	10	1,000 00	1,000 00
Mitchell, W. M.....	Clifton, Eng.....	200	20,000 00	19,779 12
Matheson, Robt.....	Victoria, B.C.....	5	500 00	500 00
Mould, J. W.....	Edmonton, Alta.....	50	5,000 00	5,000 00
Martin, A. E.....	Elrose, Sask.....	10	1,000 00	1,000 00
Melville, Mrs. Jane.....	Vancouver, B.C.....	5	500 00	500 00
Melville, David.....	Vancouver, B.C.....	20	2,000 00	2,000 00
Morton, John.....	Vancouver, B.C.....	8	800 00	560 16
Morrison, S. R.....	Vancouver, B.C.....	10	1,000 00	153 27
Musson, H. G.....	Redlands, Cal., U.S.....	10	1,000 00	773 80

## SESSIONAL PAPER No. 8

## THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ cts.	\$ cts.
Munroe, Jns.	Winnipeg.	10	1,000 00	918 75
Manley, Thos.	Prince Albert, Sask.	10	1,000 00	866 06
McIntosh, S. G.	Winnipeg.	18	1,000 00	1,000 00
McDonald, A. W.	Fleming, Sask.	10	1,000 00	1,000 00
McDonald, Mrs. Euphemia E.	Fleming, Sask.	10	1,000 00	1,000 00
McDougall, Est. Jas.; Roynl Trust Co., exors.	Winnipeg.	30	3,000 00	3,000 00
McKnight, George.	Glenboro, Man.	10	1,000 00	816 20
McNabb, Thomas.	Turin, Alta.	10	1,000 00	1,000 00
McPherson, Daniel.	New Westminster, B.C.	30	3,000 00	3,000 00
McKinnon, Mrs. Mary J.	Moosejaw, Sask.	5	500 00	500 00
McColl, Mrs. Maria J.	New Westminster, B.C.	10	1,000 00	1,000 00
McGrath, John.	Point du Bois, Man.	10	1,000 00	1,000 00
McManus, Michael.	Winnipeg.	100	10,000 00	10,000 00
McCandless, A. G.	Vancouver, B.C.	100	10,000 00	8,200 00
McBride, William.	Winnipeg.	3	300 00	300 00
McIntyre, Duncan.	Carman, Man.	10	1,000 00	1,000 00
McIntosh, David.	Winnipeg.	10	1,000 00	1,000 00
McKay, A. H.	Minnedosa, Man.	10	1,000 00	1,000 00
McGregor, James.	Carman, Man.	10	1,000 00	1,000 00
McBean, William.	Ridgeville, Man.	10	1,000 00	1,000 00
McCartney, John.	Emerson, Man.	10	1,000 00	1,000 00
McRae, P. J.	Winnipeg.	5	500 00	500 00
McKenzie, Mrs. Fannie.	New Westminster, B.C.	20	2,000 00	2,000 00
McBenn, Angus.	Winnipeg.	10	1,000 00	1,000 00
McKay, James.	Minnedosa, Man.	10	1,000 00	1,000 00
McDermott, P. J.	Minnedosa, Man.	5	500 00	500 00
McLeod, Donald.	Keewatin, Ont.	5	500 00	500 00
McCallum, R. H.	Russell, Man.	15	1,500 00	1,500 00
McGregor, Allan.	Moosomin, Sask.	5	500 00	500 00
McDonnld, W. W.	Fleming, Sask.	10	1,000 00	1,000 00
McDougall, R. J. & Son.	Lancaster, Ont.	20	2,000 00	2,000 00
McGregor, Malcolm.	Carman, Man.	10	1,000 00	1,000 00
McCowan, Mrs. Janet.	Portage la Prairie.	10	1,000 00	1,000 00
McNeill, J. C.	Calgary, Alta.	10	1,000 00	1,000 00
McDonald, J. A.	Roland, Man.	25	2,500 00	2,500 00
McNaught, Mathew.	Granum, Alta.	10	1,000 00	1,000 00
McGillivray, Mrs. Jessie.	Larimore, N. D.	5	500 00	500 00
McElhoes, Mrs. Patience A.	Strathmore, Alta.	10	1,000 00	1,000 00
McRae, Mrs. Mary J.	Winnipeg.	50	5,000 00	5,000 00
McRae, Kenneth.	Carman, Man.	5	500 00	500 00
McIntyre, Peter.	Carman, Man.	10	1,000 00	1,000 00
McKellar, Peter.	Ft. William, Ont.	50	5,000 00	5,000 00
McPherson, T. S.	Victoria, B.C.	200	20,000 00	20,000 00
McIntyre, A. M.	Saskatoon, Sask.	10	1,000 00	1,000 00
McKeague, W. W.	Winnipeg.	50	5,000 00	2,792 77
McArthur, D. A.	Winnipeg.	50	5,000 00	3,891 81
McKeebnie, W. B., M.D.	Vancouver, B.C.	10	1,000 00	819 66
McKay, Donald.	Armstrong, B.C.	40	4,000 00	1,764 68
MacPherson, Coleman.	Victoria, B.C.	50	5,000 00	2,794 26
McKenzie, Alexander.	Vancouver, B.C.	10	1,000 00	963 49
McKenzie, Alexander jr.	Vancouver, B.C.	5	500 00	481 74
McKenzie, Mrs. Janet.	Vancouver, B.C.	5	500 00	481 74
McNeish, Thomas.	Slocan City, B.C.	25	2,500 00	2,050 00
McNeish, Mrs. Bessie O.	Slocan City, B.C.	25	2,500 00	2,050 00
McEdward, George.	Ft. William, Ont.	30	3,000 00	2,460 00
McLeod, D. D.	Regina, Sask.	25	2,500 00	1,632 29
McPhalen, D. J.	Vancouver, B.C.	50	5,000 00	3,083 42
McMillan, Miss Eliza.	Victoria, B.C.	10	1,000 00	467 40
McLean, Miss Ernestine.	Camaguay, Cuba.	50	5,000 00	2,082 93
Narraecott, Mrs. Clara I.	Winnipeg.	10	1,000 00	1,000 00
Nimmons, Mrs. Isabella.	Victoria, B.C.	100	10,000 00	10,000 00
Nelson Loan & Inv't. Co., Ltd.	St. Johns, Nfld.	20	2,000 00	2,000 00
Noble, Francis.	Longview, Alta.	10	1,000 00	1,000 00
Noble, W. J.	High River, Alta.	10	1,000 00	1,000 00

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## THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ cts.	\$ cts.
Nelson, H. R., M.D.	Williamshead, B.C.	10	1,000 00	1,000 00
Nye, T. S.	N. Vancouver, B.C.	75	7,500 00	7,500 00
Nelson, Charles.	Vancouver, B.C.	50	5,000 00	2,867 45
O'Sullivan, Mrs. Helen A.	New York, N.Y., U.S.	100	10,000 00	10,000 00
Olmstead, Mrs. Rachel.	Vancouver, B.C.	20	2,000 00	2,000 00
Odell, W. H.	Wetaskiwin, Alta.	5	500 00	500 00
O'Brien, John.	Portage laPrairie.	25	2,500 00	1,897 26
Oliver, William.	Lethbridge, Alta.	25	2,500 00	1,824 15
Ohlheiser, J. H.	Gull, Lake, Sask.	5	500 00	434 34
Partridge, I. O.	Sintuluta, Sask.	40	4,000 00	4,000 00
Pollock, Est. H. C.	Stewiacke, N.S.	5	500 00	500 00
Phair, Jas.	Vancouver, B.C.	80	8,000 00	7,796 05
Perdue, G. M.	Victoria, B.C.	100	10,000 00	10,000 00
Pender, James.	Nanaimo, B.C.	10	1,000 00	1,000 00
Parker, Mrs. Isabel G.	Southport, Eng.	10	1,000 00	1,000 00
Powell, Est. I. W., M.D.	Victoria, B.C.	100	10,000 00	5,933 46
Paddon, J. A.	St. Johns, Nfld.	10	1,000 00	1,000 00
Piper, H. M.	Ft. William, Ont.	40	4,000 00	4,000 00
Peterson, Est. Albert; Mrs. Petrea Peterson, Adm.	Winnipeg.	10	1,000 00	1,000 00
Power, R. A.	Victoria, B.C.	5	500 00	500 00
Paterson, Alexander.	Vancouver, B.C.	5	500 00	500 00
Pollitt, William.	Sperling, Man.	5	500 00	500 00
Price, A. H.	Essendale, B.C.	10	1,000 00	1,000 00
Parr, W. J.	Killarney, Man.	4	400 00	400 00
Parlee, Mrs. Halburton, O.	Edmonton, Alta.	10	1,000 00	1,000 00
Parlee, H. H.	Edmonton, Alta.	5	500 00	500 00
Patterson, Est. Wm.	Birtle, Man.	10	1,000 00	1,000 00
Partington, Oswald.	Kenora, Ont.	10	1,000 00	1,000 00
Pearson, Mrs. Sophia E.	Alto, Ga., U.S.A.	5	500 00	500 00
Pennington, Walter.	Moosomin, Sask.	5	500 00	500 00
Preston, A. F.	Victoria, B.C.	100	10,000 00	10,000 00
Putnam, Mrs. Adelaide M.	Vancouver, B.C.	5	500 00	500 00
Partridge, T. E.	Sintuluta, Sask.	20	2,000 00	2,000 00
Piper, R. S.	Ft. William, Ont.	20	2,000 00	2,000 00
Park, A. W., M.D.	Cochrane, Alta.	10	1,000 00	1,000 00
Pender, Miss Mary.	Nanaimo, B.C.	5	500 00	500 00
Poole, J. I.	Wetaskiwin, Alta.	5	500 00	500 00
Phair, Miss Mary.	Vancouver, B.C.	10	1,000 00	1,000 00
Pope, Charles.	Kenora, Ont.	20	2,000 00	1,929 03
Price, Mrs. M. A.	Westmont, Que.	40	4,000 00	2,604 77
Pender, W. D.	Winnipeg.	10	1,000 00	709 73
Paterson, J. B.	Calgary, Alta.	20	2,000 00	1,088 76
Parker, Rt. Hon. Sir Gilb.	London, Eng.	100	10,000 00	3,883 12
Pender, Andrew.	Nanaimo, B.C.	15	1,500 00	960 00
Quinn, J. W.	Brandon, Man.	5	500 00	500 00
Redmond, Mrs. Mary E.	Wingham, Ont.	10	1,000 00	1,000 00
Robertson, John.	Cambuslang, Scotland.	10	1,000 00	1,000 00
Robertson, Andrew, jr.	Cambuslang, Scotland.	10	1,000 00	1,000 00
Richardson, G. A.	Victoria, B.C.	10	1,000 00	1,000 00
Ross, Mrs. Hattie W.	Edmonton, Alta.	25	2,500 00	2,500 00
Rendall, A. S.	St. Johns, Nfld.	10	1,000 00	1,000 00
Reid, James.	Cumberland, B.C.	25	2,500 00	2,500 00
Rann, Mrs. Eleanor, M.	Sedgeley, Eng.	10	1,000 00	1,000 00
Redshaw, Est. Wm.	Winnipeg.	5	500 00	500 00
Rumons, Mrs. Helen E.	Calgary, Alta.	5	500 00	500 00
Ross, Miss Lucy K., Fred Ross, trustee.	Edmonton, Alta.	25	2,500 00	2,500 00
Ross, G. H.	Calgary, Alta.	11	1,100 00	1,100 00
Ross, D. G.	Selkirk, Man.	5	500 00	500 00
Rugg, M. E.	Winnipeg.	10	1,000 00	1,000 00
Rithet, Mrs. V. W.	Victoria, B.C.	10	1,000 00	1,000 00
Rott, H. H. & Son.	Emerson, Man.	5	500 00	500 00
Rutherford, Mrs. Bessie F.	Stratford, Ont.	5	500 00	500 00
Riehl, Jacob.	Transcona, Man.	10	1,000 00	1,000 00



## SESSIONAL PAPER No. 8

## THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ cts.	\$ cts.
Raney, W. D.	Moosomin, Sask.	5	500 00	500 00
Robinson, J. W.	Victoria, B.C.	10	1,000 00	1,000 00
Rutherford, Hon. Col. A. C.	Edmonton, Alta.	100	10,000 00	8,200 00
Reilly, W. R.	Regina, Sask.	6	600 00	600 00
Reilly, F. B.	Regina, Sask.	8	800 00	800 00
Robinson, Est. T. W.; Nor. Trusts Co., trustee	Winnipeg.	50	5,000 00	5,000 00
Russell, J. H. G.	Winnipeg.	100	10,000 00	10,000 00
Ranby, A. G.	Keona, Alta.	1	100 00	100 00
Rossie, E. C.	Regina, Sask.	10	1,000 00	1,000 00
Robinson, G. A.	Peachland, B.C.	20	2,000 00	2,000 00
Rogers, Jonathan.	Vancouver, B.C.	100	10,000 00	10,000 00
Ramsay, Walter.	Edmonton, Alta.	50	5,000 00	2,010 26
Richardson, William.	Portage La Prairie.	10	1,000 00	759 04
Runions, J. E.	Calgary, Alta.	5	500 00	87 50
Raby, W. G.	Summerland, B.C.	10	1,000 00	886 37
Redding, J. T.	Victoria, B.C.	25	2,500 00	119 03
Ross, H. S.	Moose Jaw, Sask.	20	2,000 00	511 89
Robinson, W. J.	Bassano, Alta.	10	1,000 00	63 84
Robertson, Est. James.	Olds, Alta.	5	500 00	166 62
Sandgren, J. A.	Spokane, Wash, U. S.	50	5,000 00	5,000 00
Steele, Mrs. Fanny W.	Winnipeg.	20	2,000 00	2,000 00
Stevenson, Mrs. Sarah E.	Winnipeg.	10	1,000 00	1,000 00
Simpson, H. J.	Kentville, N. S.	10	1,000 00	1,000 00
Stull, J. F. A.	Prince Albert Sask.	20	2,000 00	2,000 00
Schoenau, Mrs. Elizabet.	Virden, Man.	5	500 00	500 00
Sawle, A. L.	Athabasca, Landing.	6	600 00	600 00
Stone, W. H.	Victoria, B.C.	26	2,600 00	2,600 00
Skinner, Mrs. Fanny J.	Nanaimo, B.C.	25	2,500 00	2,500 00
Spicer, H. W.	Grenfell, Sask.	10	1,000 00	1,000 00
Sirrett, Est. E. J.	Neepawa, Man.	10	1,000 00	1,000 00
Stevens, Henry.	Oak Lake, Man.	10	1,000 00	1,000 00
Siebenbaum, Henry.	Victoria, B.C.	25	2,500 00	2,500 00
Stewart, George.	S. Vancouver, B.C.	105	10,500 00	2,429 01
Spankie, J. E., M.D.	Vancouver, B.C.	10	1,000 00	1,000 00
Speirs, J. T.	Winnipeg.	30	3,000 00	3,000 00
Stroh, Mrs. Amelia B.	Los Angeles, Cal.	3	300 00	300 00
Simpson, H. C.	Winnipeg.	5	500 00	500 00
Seldon, G. E., M. D.	Vancouver, B.C.	20	2,000 00	2,000 00
Stirling, Mrs. Jessie S.	Edmonton, Alta.	30	3,000 00	3,000 00
Schuster, Est. Joseph.	Calgary, Alta.	10	1,000 00	1,000 00
Short, James.	Calgary, Alta.	7	700 00	700 00
Scott, Hon. Walter.	Regina, Sask.	10	1,000 00	1,000 00
Selwood, F. S.	Calgary, Alta.	17	1,700 00	1,700 00
Sutherland, Cecil.	Edmonton, Alta.	20	2,000 00	2,000 00
Stewart, Duncan.	Victoria, B.C.	50	5,000 00	5,000 00
Smith, H. A.	Roland, Man.	5	500 00	500 00
Smith, J. M.	Greenridge, Man.	10	1,000 00	1,000 00
Scott, Robt.	Victoria, B.C.	50	5,000 00	5,000 00
Sutherland, Mrs. Janet.	Gilbert Plains, Man.	10	1,000 00	1,000 00
Sandell, Thos.	Oak Lake, Man.	10	1,000 00	1,000 00
Stubbs, L. S.	Birtle, Man.	10	1,000 00	1,000 00
Scallion, Bros.	Virden, Man.	20	2,000 00	2,000 00
Snowden, W. H.	Morden, Man.	10	1,000 00	1,000 00
Sayward, J. A.	Victoria, B.C.	200	20,000 00	20,000 00
Shirreff, R. G.	Edmonton, Alta.	5	500 00	500 00
Sileo, A. H.	Redvers, Sask.	5	500 00	500 00
Silvester, Geoffrey.	Calgary, Alta.	20	2,000 00	2,000 00
Starr, J. C.	Qu'Appelle, Sask.	5	500 00	500 00
Sharron, C. A.	Winnipeg.	15	1,500 00	1,500 00
Smith, David.	Gladstone, Man.	5	500 00	500 00
Speers, S. H.	Enderby, B.C.	10	1,000 00	1,000 00
Small, Edwin.	Maple Creek, Sask.	5	500 00	500 00
Stanley, G. D., M.D.	High River, Alta.	5	500 00	500 00
St. Clair, Mrs. Eliza.	Victoria, B.C.	20	2,000 00	2,000 00

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## THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ cts.	\$ cts.
Saskatchewan Mortgage & Trust Corp., Ltd	Regina, Sask.	5	500 00	500 00
Smith, J. H.	Elm Creek, Man.	10	1,000 00	1,000 00
Sanson, Mrs. Florence M.	Guelph, Ont.	49	4,900 00	4,900 00
Short, C. C.	High River, Alta.	10	1,000 00	1,000 00
Sigmar, Christian	Glenboro, Man.	5	500 00	500 00
Sigmar, Sigurjon	Glenboro, Man.	5	500 00	500 00
Stuart, J. F.	Winnipeg	50	5,000 00	5,000 00
Sprague, D. E.	Winnipeg	100	10,000 00	10,000 00
Sandison, Henry	Winnipeg	25	2,500 00	2,500 00
Schmid, Mrs. Mary	Edmonton, Alta.	25	2,500 00	2,500 00
Stewart, Alexander	Victoria, B.C.	75	7,500 00	7,500 00
Silvester, Miss Beatrice	Vancouver, B.C.	5	500 00	500 00
Sumner, A. J. E.	Saskatoon, Sask.	15	1,500 00	1,500 00
Scruton, G. R.	Saskatoon, Sask.	5	500 00	500 00
Strevel, Est. G. H.	Winnipeg	50	5,000 00	595 22
Spear, J. R.	Winnipeg	50	5,000 00	3,587 28
Sparling, Est. Rev. J. W.	Winnipeg	10	1,000 00	595 22
Sparling, F. W.	Winnipeg	10	1,000 00	547 62
Stewart, Miss Margaret I.	Selkirk, Man.	5	500 00	482 30
Stelek, A. H. P.	Dauphin, Man.	25	2,500 00	1,620 75
Sutherland, David	Dauphin, Man.	25	2,500 00	1,620 75
Stewart, Mrs. Florence N.	Victoria, B.C.	16	1,600 00	1,312 00
Scott, W. J.	Weyburn, Sask.	5	500 00	113 10
St. Denis, Denis	Nelson, B.C.	50	5,000 00	2,738 02
Stamper, Est. Daniel	Moosejaw, Sask.	10	1,000 00	653 28
Smyth, W. Oswald	Swift Current, Sask.	25	2,500 00	1,091 83
Sparks, F. F.	Vancouver, B.C.	50	5,000 00	3,650 00
Stimmonds, W. R.	Medicine Hat, Alta.	10	1,000 00	325 13
Shaw, York	Calgary, Alta.	10	1,000 00	963 34
Salmon, H. L.	Victoria, B.C.	50	5,000 00	3,784 33
Storey, Est. E. M.	Regina, Sask.	20	2,000 00	1,738 40
Smith, A. J.	Saskatoon, Sask.	10	1,000 00	756 63
Smith, G. W.	Red Deer, Alta.	50	5,000 00	3,525 53
Sture, P. W.	Pt. Arthur, Ont.	10	1,000 00	768 11
Titley, Rupert	Toronto, Ont.	10	1,000 00	1,000 00
Turner, George	New Westminster, B.C.	15	1,500 00	1,500 00
Turnbull, J. H.	Winnipeg	105	10,500 00	10,500 00
Taylor, E. L., K.C.	Winnipeg	100	10,000 00	10,000 00
Talbot, Mrs. Laura T.	Victoria, B.C.	50	5,000 00	5,000 00
Tomalin, Mrs. Elizabeth A.; W. J. C. Tomalin trustee	Victoria, B.C.	5	500 00	500 00
Toms, L. W.	Victoria, B.C.	50	5,000 00	5,000 00
Taylor, Mrs. Georgia M.	Victoria, B.C.	10	1,000 00	1,000 00
Tobin, A. H.	Victoria, B.C.	20	2,000 00	2,000 00
Thomson, George	Winnipeg	5	500 00	500 00
Taylor, W. E.	Toronto, Ont.	5	500 00	500 00
Tyson, George	Vancouver, B.C.	10	1,000 00	1,000 00
Taylor, H. H.	Chilliwack, B.C.	5	500 00	396 19
Thomson, H. B.	Victoria, B.C.	100	10,000 00	7,731 96
Thompson, Mrs. Abbie G.	S. Vancouver, B.C.	5	500 00	220 22
Thorburn, W. C.	Broadview, Sask.	25	2,500 00	2,046 30
Thompson & Baker	Moosejaw, Sask.	25	2,500 00	1,632 60
Turgeon, Mrs. Rose A.	Cranbrook, B.C.	50	5,000 00	4,338 32
Taylor, Hilliard	Winnipeg	10	1,000 00	654 73
Vaughan, L. S.	Selkirk, Man.	10	1,000 00	1,000 00
Vigar, F. C.	Gleichen, Alta.	55	5,500 00	3,380 06
Vereker, Hon. J. E. P.	Kenora, Ont.	25	2,500 00	2,500 00
Vigar, Charles F., F. C. Vigar, trustee	Gleichen, Alta.	5	500 00	500 00
Van Egmond, W. G.	Regina, Sask.	20	2,000 00	2,000 00
Van Houten, Mrs. Mary O.	Nanaimo, B.C.	50	5,000 00	5,000 00
Van Kleeck, P. D., M.D.	Armstrong, B.C.	20	2,000 00	1,672 94
Vicars, W. G.	Qu'Appelle, Sask.	10	1,000 00	675 47
Van Houten, W. J.	Vancouver, B.C.	200	20,000 00	.....
Van Decar, L. B.	Vancouver, B.C.	50	5,000 00	613 00

## SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ cts.	\$ cts.
Wright, W. J.	Victoria, B.C.	20	2,000 00	2,000 00
Winter, Mrs. Sarah	Fleming, Sask.	5	500 00	500 00
Willoughby, Charles	Regina, Sask.	60	6,000 00	6,000 00
Williams, A. A. G.	Ilford, Eng.	1	100 00	100 00
Wainwright, R. S.	Winnipeg	20	2,000 00	2,000 00
Wasson, H. J., M.D.	Victoria, B.C.	50	5,000 00	5,000 00
Wallace, C. A.	Spokane, Wash., U.S.	35	3,500 00	3,500 00
Wynne, Est. Maj. J. R.	Winnipeg	100	10,000 00	10,000 00
Westbrook, A. E.	Rouleau, Sask.	10	1,000 00	1,000 00
Wolrige, George	Vancouver, B.C.	45	4,500 00	4,500 00
Wilkes, John	Winnipeg	10	1,000 00	1,000 00
Waddell, Mrs. Isabel	Toronto, Ont.	25	2,500 00	2,500 00
Weiler, Mrs. Emma J.	Victoria, B.C.	50	5,000 00	5,000 00
Wilson, James	Vancouver, B.C.	20	2,000 00	2,000 00
Williamson, William	Winnipeg	5	500 00	500 00
Walls, L. T.	Winnipeg	3	300 00	300 00
Wilson, W. & J.	Victoria, B.C.	100	10,000 00	10,000 00
Walker, R. E.	Toronto, Ont.	5	500 00	500 00
Walker, R. A.	Toronto, Ont.	1	100 00	100 00
Wilson, David	Victoria, B.C.	20	2,000 00	2,000 00
Williams, Herbert	Ft. Frances, Ont.	50	5,000 00	5,000 00
Woeoffe, C. A.	Moosomin, Sask.	10	1,000 00	1,000 00
Walker, R. Eden, M.D.	New Westminster, B.C.	25	2,500 00	2,500 00
Wallace, R. W.	Lethbridge, Alta.	10	1,000 00	1,000 00
Walley, A. T.	Nelson, B.C.	10	1,000 00	1,000 00
Weaver, H. D., M.D.	Saskatoon, Sask.	10	1,000 00	1,000 00
White, Mrs. Annie J., Dave White, trustee.	Banff, Alta.	10	1,000 00	1,000 00
Wilson, N. R.	Winnipeg	10	1,000 00	1,000 00
Westbrook, Mrs. Louisa E.	Rouleau, Sask.	10	1,000 00	1,000 00
Wilson, C. H.	Fleming, Sask.	10	1,000 00	1,000 00
Whiteside, W. J.	New Westminster, B.C.	5	500 00	500 00
Williamson, R. T.	Edmonton, Alta.	50	5,000 00	3,329 38
Williamson, S. W.	Edmonton, Alta.	50	5,000 00	3,402 80
Wallace, Miss Blanche	Campbellford, Ont.	10	1,000 00	1,000 00
Willoughby, J. H. C.	Saskatoon, Sask.	15	1,500 00	1,500 00
Wilson, Biggerstaff	Victoria, B.C.	100	10,000 00	10,000 00
West, T. A.	Winnipeg	8	800 00	736 36
Woods, J. E.	Ottawa, Ont.	100	10,000 00	8,081 81
Wainwright, C. W.	Virden, Man.	10	1,000 00	20 22
Wallace, W. H.	Dauphin, Man.	20	2,000 00	1,047 35
Wallace, A. W.	Dauphin, Man.	10	1,000 00	744 87
Wade, A. H.	Penticton, B.C.	10	1,000 00	803 62
White, R. B., M.D.	Penticton, B.C.	20	2,000 00	1,496 32
Wilson, O. K.	San Diego, Cal., U.S.	100	10,000 00	8,469 14
Willis, Robt.	Vancouver, B.C.	25	2,500 00	297 60
White, C. J.	Vancouver, B.C.	10	1,000 00	641 53
Wilson, D. H.	Winnipeg	5	500 00	454 87
Wilkinson, A. I.	Prince Albert, Sask.	5	500 00	425 79
Wood, W. D.	Vancouver, B.C.	20	2,000 00	833 30
Wright, Miss Hattie	Calgary, Alta.	5	500 00	401 02
Woodard, A. W.	Vancouver, B.C.	5	500 00	116 26
Wiskens, Mrs. Alice	Victoria, B.C.	100	10,000 00	2,241 54
Young, R. C.	Montreal, P.Q.	5	500 00	500 00
Young, Mrs. H. Jessie	Toronto, Ont.	5	500 00	500 00
Yates, Roland	St. Anne-on-the-Sea	10	1,000 00	1,000 00
Young, Hugh	Tranent, Scotland	10	1,000 00	1,000 00
Young, E. E.	Oak Lake, Man.	7	700 00	700 00
Totals		20,504	\$2,050,400 00	\$1,762,048 65

THE CANADIAN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 14, 1918.)

J. H. Ashdown, Pres.; R. T. Riley, Vice-Pres.; Sir Jas. A. M. Aikins, K.C., R. J. Campbell, G. R. Crowe, John Galt, G.V. Hastings.

LIST OF SHAREHOLDERS—(At December, 31, 1917).

Name.	Address.	No. of Shares	Amount subscribed and paid in cash.
			\$ cts.
Adams, John Henry.....	Toronto, Ont.....	40	2,000 00
Agnew, Amy Jane.....	Fort Steele, B.C.....	8	400 00
Aikins, Sir, Jas.....	Winnipeg, Man.....	520	26,000 00
Alley, W.S.....	Toronto, Ont.....	40	2,000 00
Armstrong, Kathleen.....	Winnipeg, Man.....	40	2,000 00
Ashdown, Emma Louise.....	".....	400	20,000 00
Ashdown, Harry C.....	".....	370	18,500 00
Ashdown, J. H.....	".....	240	12,000 00
Ashdown, Lillian.....	".....	400	20,000 00
Ashdown, Grace L.....	".....	30	1,500 00
Banning, Florence.....	".....	400	20,000 00
Barrow, M. Adela.....	".....	40	2,000 00
Bathgate, Jas. L.....	".....	64	3,200 00
Blowey, J. T.....	Vancouver, B.C.....	40	2,000 00
Booth, Mary.....	Winnipeg, Man.....	10	500 00
Buchanan, David W.....	".....	20	1,000 00
Bradley, Annie B.....	Hamilton, Ont.....	190	9,500 00
Cadhan, J. O.....	Portage La Prairie, Man.....	20	1,000 00
Cameron, A.L.....	Victoria, B.C.....	60	3,000 00
Campbell, R. J.....	Winnipeg, Man.....	548	27,400 00
Carr, Evelyn M.....	Viriden, Man.....	60	3,000 00
Carson, A.....	Toronto, Ont.....	12	600 00
Cassie, Wm. G. M.....	Winnipeg, Man.....	16	800 00
Clark, A. A.....	".....	10	500 00
Clark, S.P.....	".....	80	4,000 00
Cockburn, Jennie.....	".....	60	3,000 00
Cockburn, J. W.....	".....	80	4,000 00
Collum, Annie Maud.....	".....	40	2,000 00
Cross, A. E.....	Calgary, Alta.....	20	1,000 00
Cross, Wm.....	Winnipeg, Man.....	100	5,000 00
Crowe, Annie M.....	Brookline, Mass.....	40	2,000 00
Crowe, Dorothea E.....	".....	20	1,000 00
Crowe, G. R.....	Winnipeg, Man.....	420	21,000 00
Crowe, H. Gladys.....	Brookline, Mass.....	20	1,000 00
Crowe, Jas. Alex.....	Winnipeg, Man.....	40	2,000 00
Crowe, H.....	Brookline, Mass.....	420	21,000 00
Cruthers, S., estate.....	Peterboro, Ont.....	8	400 00
Culver, W. H., estate.....	Winnipeg, Man.....	240	12,000 00
Davidson, Claire B.....	Newdale, Man.....	20	1,000 00
Denison, A. L.....	Winnipeg, Man.....	214	10,700 00
Dowler, Jas. A.....	".....	100	5,000 00
Dowler, Wm. J.....	".....	20	1,000 00
Dowler, Laura P.....	".....	30	1,500 00
Elliott, D. K.....	".....	124	6,200 00
Ewart, Mabel H.....	".....	170	8,500 00
Fitzgerald, Harry G.....	Lakefield, Ont.....	40	2,000 00
Flower, C. A.....	Uno. P.O., Man.....	200	10,000 00
Forrest, Helen R.....	Winnipeg, Man.....	60	3,000 00
Foster, Fred K.....	".....	70	3,500 00
Galt, Geo. F.....	".....	848	42,400 00
Galt, John.....	".....	1,816	90,800 00
Galt, G. F. & J.....	".....	340	17,000 00

SESSIONAL I-APER No. 8

## THE CANADIAN FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of Shares	Amount subscribed and paid in cash.
			\$ cts.
Greene, J. J.	Hamilton, Ont.	100	5,000 00
Hastings, Agnes S.	Winnipeg, Man.	40	2,000 00
Hastings, Geo. V.	"	480	24,000 00
Holmes, Geo. D.	"	20	1,000 00
Howson, G. A.	Norwood, Ont.	4	200 00
Hume, Mona	Edmonton, Alta.	72	3,600 00
Hutchings, Marion	Calgary, Alta.	20	1,000 00
Hutchings, R. J.	Calgary, Alta.	20	1,000 00
Huxley, Jos. E.	Winnipeg, Man.	670	33,500 00
Hann, Marion O.	Toronto, Ont.	170	8,500 00
Ireland, W. W.	Carberry, Man.	20	1,000 00
Johnson Mabel Francis	St. John's Nfd.	20	1,000 00
Johnston, W.	Victoria, B.C.	80	4,000 00
Keddy, Phoebe E. & R. W.	Brandon, Man.	40	2,000 00
Earle Ex. Will of J. Keddy Kelly, Jennie Wallace.	Brandon, Man.	20	1,000 00
Kinnisten, Marion St. Claire	Calgary, Alta.	40	2,000 00
Lashbrook, Ella	London, Ont.	8	400 00
Lougheed, Sir Jas. A.	Calgary, Alta.	40	2,000 00
Leacock, Ethel G.	Toronto, Ont.	170	8,500 00
Macdonald, P. A.	Winnipeg, Man.	40	2,000 00
Mackenzie, Kenneth	"	148	7,400 00
Manwaring, H. A.	Birtle, Man.	20	1,000 00
Marsh, G. T.	Toronto, Ont.	100	5,000 00
Martin, Robt.	Kent, Eng.	40	2,000 00
Matheson, R. M.	Brandon, Man.	60	3,000 00
Matheson, W. A.	Winnipeg, Man.	185	9,250 00
Millar, T. B.	Portage La Prairie, Man.	100	5,000 00
Milroy, Thos. M.	Winnipeg, Man.	20	1,000 00
Mitchell, J. B.	"	80	4,000 00
Mitchell, Margaret, J. B.	"	10	500 00
Molson, Maria D.	Calgary, Alta.	24	1,200 00
Monk, John B.	Winnipeg, Man.	48	2,400 00
Murdoff, Margaret O.	Vancouver, B.C.	72	3,600 00
Murphy, Exec. Est. of G.B.	Carberry, Man.	20	1,000 00
Marsh, Julia	Calgary, Alta.	100	5,000 00
Matheson, Jessie	Winnipeg, Man.	25	1,250 00
McAllister, John E.	"	20	1,000 00
McBride, Edward	Calgary, Alta.	8	400 00
McBride, J. D. (In trust)	Cranbrook, B.C.	8	400 00
McBride Lillian	Red Deer Alta.	8	400 00
McBride, Minnie	London, Ont.	8	400 00
McDermott, P. J.	Minnedosa, Man.	20	1,000 00
McDiarmid, J.	Brandon, Man.	20	1,000 00
McDonald, John J.	Winnipeg, Man.	80	4,000 00
McKenney, J. T.	St. Paul, Minn.	24	1,200 00
McLaren, Wilhelmina	Morden, Man.	44	2,200 00
McLenaghan, Jas.	Toronto, Ont.	100	5,000 00
McNaughton, R. D., estate	Winnipeg, Man.	124	6,200 00
Nanton, Sir. A. M.	"	92	4,600 00
Newton, Chas. H.	"	20	1,000 00
Newton, Lesley	"	200	10,000 00
Northern Trusts Co.	"	100	5,000 00
Nor. Trusts Co., Exec. est. late Win. Anderson	"	8	400 00
O'Reilly, Frances B.	Kingston, Ont.	12	600 00
Parrish, W. L.	Winnipeg, Man.	40	2,000 00
Parsons, S. R.	Toronto, Ont.	200	10,000 00
Patton, F. L.	Winnipeg, Man.	20	1,000 00
Pearce, Margaret, A.	Calgary, Alta.	40	2,000 00
Pearce, Wm	"	40	2,000 00
Peffer, Maggie R.	Winnipeg, Man.	48	2,400 00
Phillipp, Louise	"	112	5,600 00
Powis, Geo. W.	Portland, Ore.	100	5,000 00
Rannard, Marion Black	Winnipeg, Man.	100	5,000 00

8 GEORGE V, A. 1918

THE CANADIAN FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of Shares.	Amount subscribed and paid in cash.
			\$ cts.
Redmond, Jas.....	Montreal, Que.....	248	12,400 00
Richards, Nora Ann.....	Winnipeg, Man.....	40	2,000 00
Riley, Conrad S.....	".....	1,000	50,000 00
Riley, J. H.....	".....	12	600 00
Riley, Jean L.....	".....	200	10,000 00
Riley, Mary.....	".....	60	3,000 00
Riley, R. T.....	".....	514	25,700 00
Riley, W. J.....	Victoria, B.C.....	40	2,000 00
Robinson, Jerry.....	Winnipeg, Man.....	40	2,000 00
Rutherford, J. G.....	Calgary, Alta.....	20	1,000 00
Sanford, Mrs. H. S.....	Hamilton, Ont.....	100	5,000 00
Saunders, Bernard P.....	Halifax, N.S.....	32	1,600 00
Schofield, F. H.....	Winnipeg, Man.....	200	10,000 00
Schofield, Mary E.....	".....	40	2,000 00
Scott, Hattie May.....	".....	60	3,000 00
Somerset, Elizabeth S.....	".....	120	6,000 00
Standard Trusts Co., Exec. Est. R. S. Barrow.....	".....	240	12,000 00
Standard Trusts Co., Exec. Est. N. Bawlf.....	".....	128	6,400 00
Standard Trusts Co., Exec. Est. Sir Wm. Whyte.....	".....	100	5,000 00
Somerset, W. B.....	Montreal, Que.....	34	1,700 00
Steer, Lillian.....	Winnipeg, Man.....	8	400 00
Steer, Walter J.....	".....	20	1,000 00
Stewart, Est. of D. A.....	Halifax, N.S.....	80	4,000 00
Stitt, Wm.....	Winnipeg, Man.....	148	7,400 00
Stobart, F. W.....	Bedford, Eng.....	1,100	55,000 00
Stobart, F. W. in trust for Amy M. Jeffcock.....	".....	12	600 00
Stobart, F. W. in trust for F. E. Stobart.....	".....	12	600 00
Stobart, F. W. in trust for Grace M. Wilkinson.....	".....	16	800 00
Stobart, F. W. in trust for Phoebe B. Stobart.....	".....	8	400 00
Stoddart, Caroline.....	Calgary, Alta.....	8	400 00
Stoddart, Kenneth B.....	Winnipeg, Man.....	80	4,000 00
Stoddart, Norma.....	Calgary, Alta.....	48	2,400 00
Thomson, Wm. H. in trust.....	Portage La Prairie, Man.....	20	1,000 00
Tufts, Prof. J. F.....	Wolfville, N.S.....	200	10,000 00
Walker, Thos. D.....	St. John, N.B.....	40	2,000 00
Waller, Frederick.....	Winnipeg, Man.....	40	2,000 00
Webb, Mabel T.....	Quebec, Que.....	248	12,400 00
Wellwood, Sarah Jane.....	Minnedosa, Man.....	56	2,800 00
Whitla, Eleanor, K.....	Winnipeg, Man.....	44	2,200 00
Wilson, Frances J.....	".....	100	5,000 00
Wilson, Sara.....	".....	100	5,000 00
Wilson, R. R.....	".....	348	17,400 00
Windatt, Clara Isabella.....	Bowmanville, Ont.....	40	2,000 00
Wright, S. R.....	Swan River, Man.....	32	1,600 00
Young, A. L.....	Souris, Man.....	24	1,200 00
Totals.....		20,000	\$1,000,000 00

SESSIONAL PAPER No. 8

## CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

ADVISORY COMMITTEE (as at February 27, 1918).

Province of Ontario—W. E. Bigwood; Duncan McLaren. Province of Quebec—Arthur H. Campbell; W. C. Hughson.

## THE CANADIAN SURETY COMPANY.

LIST OF DIRECTORS (as at February 27, 1918).

F. W. Lafrentz, Pres.; Sir Geo. Burn, Vice-Pres.; T. Bradshaw, R. R. Brown, F. G. Osler, F. J. Parry, J. B. Laidlaw, Henry C. Willcox, W. H. Hall.

LIST OF SHAREHOLDERS (as at Dec. 31, 1917.)

Name.	Address.	Amount. subscribed and paid in cash.
		\$
Lafrentz, F. W.....	New York, N. Y.....	2,500
F. G. Osler.....	Toronto, Ont.....	3,000
Bradshaw, T.....	".....	3,000
Brown, R. R.....	New York, N. Y.....	2,500
Burn, Sir, Geo.....	Ottawa, Ont.....	3,000
Parry, F. J.....	New York, N. Y.....	2,500
Hall, W. H.....	Toronto, Ont.....	3,000
Laidlaw, John B.....	".....	3,000
Willcox, Henry C.....	New York, N. Y.....	2,500
Amsuco Securities Co.....	".....	200,000
Total.....		\$225,000

8 GEORGE V, A. 1918

## THE CASUALTY COMPANY OF CANADA.

LIST OF DIRECTORS (as at Feb. 27, 1918.)

Arthur L. Eastmure, President and Managing Director; H. S. Strathy, C. S. Blackwell, A. E. Renfrew,  
A. G. Strathy, W. J. Keens, A. W. Eastmure, W. W. Cumming, and Hon. Thos. Crawford.

LIST OF SHAREHOLDERS (as at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Adams, Dr. J. Frank.....	Toronto, Ont.....	2	200 00	100 00
Abbott, J. W.....	New York, N. Y.....	2	200 00	100 00
Allen, Edward.....	Toronto, Ont.....	1	100 00	50 00
Alley, John A. M.....	".....	1	100 00	50 00
Amnden, Lionel G.....	".....	1	100 00	50 00
Anderson, James E.....	".....	1	100 00	50 00
Anderson, James S.....	".....	1	100 00	50 00
Annandale, A. W.....	".....	1	100 00	30 00
Arnold Frank W.....	".....	5	500 00	133 33
Ardagh, Henry H.....	Barrie, Ont.....	1	100 00	50 00
Ashworth, James J.....	Toronto, Ont.....	5	500 00	250 00
Ashbridge, Jesse.....	".....	10	1,000 00	500 00
Abbott, Frank E.....	".....	3	300 00	150 00
Alderson, W. H.....	".....	2	200 00	100 00
Anderson, George.....	".....	1	100 00	16 67
Armstrong, Fred W.....	".....	1	100 00	50 00
Addison, W. F.....	".....	2	200 00	100 00
Aikenhead, Thomas E.....	".....	1	100 00	50 00
Archibald, C. E.....	Montreal, Que.....	1	100 00	50 00
Appleton, John.....	Toronto, Ont.....	1	100 00	50 00
Ashworth, E. M.....	".....	1	100 00	50 00
Atkinson, J. Leonard.....	".....	2	200 00	33 33
Bergh, Charles V.....	Philadelphia, Pa.....	10	1,000 00	300 00
Bowen, Thomas J.....	Toronto, Ont.....	2	200 00	33 34
Bartram, J. B.....	".....	1	100 00	50 00
Black, S. W. & Co.....	".....	4	400 00	200 00
Barker, W. A.....	".....	2	200 00	100 00
Barnard, F. M.....	Montreal, Que.....	1	100 00	50 00
Brown, Philip H.....	Toronto, Ont.....	1	100 00	50 00
Bonnell, W. H. M.....	".....	1	100 00	50 00
Brown, T. A.....	".....	2	200 00	100 00
Biltno, Thomas.....	".....	1	100 00	50 00
Boland, E. T.....	".....	2	200 00	100 00
Bruce, J. Stuart.....	".....	1	100 00	16 67
Booth, Charles.....	".....	2	200 00	100 00
Bishop, W. E.....	".....	1	100 00	50 00
Boase, Joseph B.....	".....	5	500 00	250 00
Boase, Mrs. Claire E.....	".....	5	500 00	250 00
Birrell, Howard H.....	".....	1	100 00	16 67
Bollard, Arthur.....	".....	1	100 00	50 00
Blackwell, Charles S.....	".....	25	2,500 00	1,250 00
Burns, Edward.....	".....	2	200 00	100 00
Bishop, George H.....	Montreal, Que.....	1	100 00	50 00
Bulley, Samuel.....	Toronto, Ont.....	1	100 00	50 00
Business Systems, Ltd.....	".....	2	200 00	100 00
Brown, Nicholas.....	".....	1	100 00	50 00
Boake, G. Wilfred.....	".....	1	100 00	50 00
Blackford, Horace P.....	".....	2	200 00	100 00
Bender, Charles A.....	".....	1	100 00	50 00
Beal, Geo. P.....	".....	2	200 00	100 00
Croft, William.....	".....	1	100 00	50 00
Clarke, Estate A. R.....	".....	1	100 00	50 00
Coles, George, Ltd.....	".....	1	100 00	50 00
Calvert, J. H.....	".....	1	100 00	50 00



SESSIONAL PAPER No. 8

## THE CASUALTY COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Caldwell, A. W.	Toronto, Ont.	1	100 00	33 34
Campbell, J. B.	"	1	100 00	50 00
Carswell, Robert	"	2	200 00	100 00
Campbell, George H.	"	1	100 00	16 67
Cane, James G.	"	1	100 00	16 67
Carveth, John A.	"	2	200 00	100 00
Chapman, A. H.	"	2	200 00	100 00
Cleghorn, Thomas H.	"	1	100 00	50 00
Chapin, Arthur S.	"	1	100 00	50 00
Chapman, Stephen H.	"	1	100 00	50 00
Cooper, Hubert A.	"	1	100 00	50 00
Clubb, Arthur F.	"	2	200 00	100 00
Collins, Charles H.	"	2	200 00	100 00
Charles, R. Christie	Cobecoak, Ont.	2	200 00	33 34
Coryell, C. S.	Toronto, Ont.	2	200 00	100 00
Culver, Frank L.	"	5	500 00	250 00
Cumming, Walter W.	"	25	2,500 00	330 00
Cutten and Foster.	"	10	1,000 00	500 00
Campbell, Eos M.	"	1	100 00	50 00
Cumming, Charles C.	"	1	100 00	50 00
Crawford, Hon. Thos.	"	25	2,500 00	250 00
Colebrook, Mabel.	"	2	200 00	100 00
Douglas, W. Milne.	"	2	200 00	33 34
Davison, R. C.	"	1	100 00	50 00
Dale, Joseph G.	"	1	100 00	50 00
Despard, W. H.	"	1	100 00	50 00
DeGruchy, John.	"	1	100 00	50 00
Dorenwend, H.	"	2	200 00	33 34
Donovan, Harry B.	"	1	100 00	50 00
Eastmure, Arthur L.	"	50	5,000 00	2,500 00
Elliott, Smith.	Kingston, Ont.	1	100 00	10 00
Equi, W. J.	Toronto, Ont.	1	100 00	50 00
Fby, Estate J. F.	"	1	100 00	50 00
Eastmure, A. Wyburn	"	25	2,500 00	250 00
Eastmure, Mrs. L. H.	"	1	100 00	50 00
Five-in-One Letter Env. Co.	"	1	100 00	50 00
Fraser, Dr. R. Douglas.	"	2	200 00	100 00
Fountain, William.	"	2	200 00	60 00
Fletcher, Macfarlane & Co.	"	2	200 00	100 00
Farr, Harry Y.	"	2	200 00	100 00
Greay, John G.	"	5	500 00	50 00
Greene, R. H.	"	5	500 00	250 00
Green, John C. & Co.	"	1	100 00	50 00
Gibson, R. L.	"	1	100 00	50 00
Gilverson, A. E.	"	1	100 00	50 00
Gourlay, R. S.	"	1	100 00	50 00
Gouinlock, George, Estate.	"	2	200 00	100 00
Greene, Albert R.	"	2	200 00	100 00
Hobberlin, A. M.	"	1	100 00	50 00
Hayes, F. Barry.	"	1	100 00	50 00
Hewitt, Arthur.	"	1	100 00	50 00
Howard, Lewis.	"	1	100 00	50 00
Harty, Hon. William.	Kingston, Ont.	1	100 00	50 00
Hill, George A.	Toronto, Ont.	1	100 00	33 34
Hutson, J. T. and H.	"	1	100 00	50 00
Hodgins, John P.	"	1	100 00	50 00
Hopkins, Edward.	"	2	200 00	100 00
Hillary, Norman T.	Winnipeg, Man.	1	100 00	50 00
Hales, Edward.	Toronto, Ont.	2	200 00	100 00
Gardy, Henry R.	"	2	200 00	100 00
Heintzman, Herman.	"	5	500 00	250 00
Henderson, Thomas A.	"	1	100 00	50 00
Jones, J. Gordon.	"	5	500 00	250 00

## THE CASUALTY COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Keens, James H.	Toronto, Ont.	2	200 00	100 00
Keens, Walter J.	"	10	1,000 00	500 00
Keens, Walter J.	"	15	1,500 00	150 00
Langley, Elliott W.	"	10	1,000 00	133 33
Longwell, Alexander	"	2	200 00	100 00
Lanskail, C. E.	"	1	100 00	50 00
Lytle, Mrs. Agnes E.	"	2	200 00	100 00
Louden, John	"	2	200 00	100 00
Mowat, H. M.	"	1	100 00	50 00
Mills, Thomas	Kingston, Ont.	1	100 00	10 00
Martin, William	North Bay, Ont.	1	100 00	50 00
Medland, T. J.	Toronto, Ont.	1	100 00	50 00
Morson, W. R.	"	1	100 00	50 00
Miller, Thomas W.	"	2	200 00	100 00
Morrice, W. J.	Montreal, Que.	1	100 00	50 00
McLaughlin, Dr. R. G.	Toronto, Ont.	1	100 00	50 00
McPherson, Allan	"	2	200 00	100 00
MacMahon, Harold W.	"	1	100 00	50 00
Norrie, E. J. C.	"	2	200 00	100 00
Nicholson, James	"	2	200 00	100 00
Oliver, Joseph	"	1	100 00	16 67
Pringle, C. H.	"	2	200 00	50 00
Paynter, C. H.	"	2	200 00	100 00
Palmer, John W.	"	2	200 00	100 00
Pepler, Dr. W. H.	"	2	200 00	26 67
Prudhomme, C. F.	"	2	200 00	100 00
Punchard, T. R.	"	2	200 00	33 34
Pafford, A. H.	"	1	100 00	50 00
Phillips, A. J.	"	2	200 00	100 00
Pringle, Alexander	Montreal, Que.	1	100 00	50 00
Renfrew, Allan E.	Toronto, Ont.	10	1,000 00	500 00
Renfrew, Allen E.	"	15	1,500 00	150 00
Rous, Mrs. C. C.	"	1	100 00	13 34
Richardson, J. W.	North Bay, Ont.	1	100 00	50 00
Reid, Alex. J.	Toronto, Ont.	2	200 00	100 00
Strathy, G. B.	"	1	100 00	50 00
Seager, John R.	"	2	200 00	33 34
Stewart, William B.	"	1	100 00	50 00
Simmers, Herman	"	1	100 00	50 00
Strathy, A. Gowan	"	25	2,500 00	650 00
Strathy, A. G., Ltd.	"	4	400 00	200 00
Strathy, Miss E. L. M.	"	5	500 00	250 00
Strathy, Henry S.	"	50	5,000 00	500 00
Smith, Harold T.	"	50	5,000 00	250 00
Stoddart, Charles J.	"	1	100 00	50 00
Stevenson, N. J.	"	4	400 00	200 00
Somers, James	"	2	200 00	100 00
Staunton, Thomas A.	"	1	100 00	50 00
Soren Bros	"	1	100 00	50 00
Simpson, John F.	"	1	100 00	50 00
Taft, John W.	"	2	200 00	100 00
Thompson, George W.	"	2	200 00	100 00
Wilson, Dr. R. J.	"	1	100 00	50 00
Waddington, Herbert	"	1	100 00	50 00
Willard, J. C.	"	1	100 00	50 00
Westwood, Benjamin	"	1	100 00	50 00
Wickett, S. R.	"	1	100 00	50 00
Wood, William H.	"	1	100 00	50 00
Walker, James R.	Montreal, Que.	1	100 00	50 00
Worden, William H.	Toronto, Ont.	1	100 00	50 00
Wiltse, Herbert G.	"	1	100 00	50 00
Wood, David O.	"	1	100 00	50 00
Wood, W. Lloyd	"	1	100 00	50 00
Wilson, John	"	1	100 00	50 00
Wilson, Norman D.	"	1	100 00	50 00

## SESSIONAL PAPER No. 8

THE CASUALTY COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ ct.	\$ cts.
Worts, J. Gooderham.....	Toronto, Ont.....	1	100 00	50 00
Wheeler, Alexander E.....	".....	1	100 00	50 00
Wickware, Robert C.....	".....	1	100 00	50 00
Woollatt, R. M.....	".....	1	100 00	50 00
Yorston, James A.....	".....	1	100 00	50 00
Young, Melville.....	".....	1	100 00	50 00
Allen, Benjamin.....	".....	2	200 00	
Allen, Frank B.....	".....	1	100 00	
Ansley, A. M. N.....	".....	1	100 00	
Abrey, George S.....	".....	1	100 00	
Alison, Thomas H. C.....	".....	1	100 00	
Burnett, Harris W.....	".....	1	100 00	
Brown, John W.....	".....	1	100 00	
Bryce, Alexander.....	".....	5	500 00	
Darrall, Charles H.....	".....	1	100 00	
Hallworth, J. B.....	".....	1	100 00	
Leitch, George C.....	".....	1	100 00	
McCausland, W. M.....	".....	1	100 00	
Nerlich, Emil.....	".....	1	100 00	
Plow, Mrs. C. S.....	Montreal, Que.....	10	1,000 00	
Plow, George S.....	".....	15	1,500 00	
Perrin, James H.....	Toronto, Ont.....	1	100 00	
Radford, William.....	".....	1	100 00	
Stapells, R. A.....	".....	1	100 00	
Symons, W. L.....	".....	1	100 00	
White, Dr. J. W.....	".....	1	100 00	
Totals.....		689	\$ 68,900 00	\$ 21,193 74

## CHARTERED TRUST AND EXECUTOR COMPANY.

(Formerly The Title and Trust Company).

LIST OF DIRECTORS—(As at Feb. 15, 1918).

Hon. W. A. Charlton, Pres.; Col. Noel Marshall and Sir William J. Gage and W. K. George, Vice-Presidents W. R. Hobbs, D. B. Hanna, Jas. B. Tudhope, \*J. F. M. Stewart, Jacob Kohler, R. Wade, Allan McPherson and John J. Gibson, Managing Director.

LIST OF SHAREHOLDERS—(As at Jan. 22, 1918.)

Name.	Address.	Amount subscribed.	Amount paid up.
		\$ cts.	\$ cts.
Johnston, E. F. B.	Toronto, Ont.	16,000 00	12,250 00
Charlton, Hon. W. A.	"	21,000 00	14,700 00
Gage, Sir W. J.	"	16,000 00	11,200 00
Jenkins, Thomas.	"	16,000 00	11,200 00
Hardy, James.	"	16,000 00	11,200 00
Tudhope, James B.	Orillia, Ont.	16,000 00	10,400 00
Hobbs, W. R.	Toronto, Ont.	15,000 00	10,500 00
Clark, W. J.	"	6,000 00	4,200 00
Marshall, Noel.	"	27,500 00	19,250 00
George, W. K.	"	6,000 00	6,000 00
Smith, Alex.	Ottawa, Ont.	2,000 00	1,300 00
Hees, George H., estate.	Toronto, Ont.	20,000 00	20,000 00
Kohler, Jacob.	Cayuga, Ont.	6,000 00	4,200 00
Anderson, Frances D.	Ottawa, Ont.	3,000 00	3,000 00
Thomson, Wm.	Orillia, Ont.	2,000 00	1,300 00
Wade, R.	"	15,000 00	10,500 00
Bartlett, Mrs. Clara C.	"	5,000 00	5,000 00
McPherson, Allan.	Longford Mills, Ont.	16,000 00	9,888 00
Tudhope, W. H.	Orillia, Ont.	5,000 00	3,500 00
Burgess, R. K., Estate.	Toronto, Ont.	5,000 00	3,500 00
Ramsey, Wm.	Bowland, Scotland.	5,000 00	5,000 00
Gibson, John J.	Toronto, Ont.	5,100 00	3,600 00
Aikins, H. W.	"	1,000 00	700 00
Somers, G. T.	"	2,000 00	1,100 00
Webster, T. Shaw.	"	1,000 00	1,000 00
Russell, Thos. A.	"	500 00	500 00
Auden, H. W.	"	500 00	350 00
Jelly, R. R.	Brandon, Man.	2,500 00	2,023 90
Grant, Gideon.	Toronto, Ont.	2,500 00	1,375 00
Dods, Andrew.	"	2,500 00	2,500 00
Hanna, D. B.	"	6,000 00	4,200 00
Prentiss, J. M.	"	500 00	325 00
Kohler, Mrs. Sarah J.	Cayuga, Ont.	2,000 00	1,400 00
McMahon, H. P.	St. Thomas, Ont.	500 00	350 00
Marshall, N. C.	Toronto, Ont.	1,000 00	700 00
MacKenzie, Alexander.	"	1,000 00	1,000 00
Kerry, Kay.	Montreal, Que.	2,400 00	2,400 00
Paterson, Mary Ethel.	"	1,200 00	1,200 00
McIntosh, R. W., and Kay Kerry.	Boston, Mass.	600 00	600 00
Paterson, N. L.	Toronto, Ont.	300 00	300 00
McIntosh, R. W.	Boston, Mass.	300 00	300 00
Ireland, Jean P.	Toronto, Ont.	100 00	100 00
Totals.		\$273,000 00	\$ 204,111 90

\*Acquired shares since December 31, 1917.

## SESSIONAL PAPER No. 8

## THE DOMINION FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 22, 1918).

R. F. Massie, Pres.; P. Pocock, Vice-Pres.; Henry Brock, N. W. Renwick, Sec.; R. S. Cassels, K.C.,  
E. Ostiguy, T. Walker, R. J. Huthings, R. Kelly.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917).

Name.	Address.	No. of shares.	Amount paid in cash.
			\$ cts.
Andrews, Arthur T.	Winnipeg, Man.	5	360 00
Austen, Percy G.	Halifax, N.S.	5	500 00
Austen, J. Howe.	"	5	500 00
Arthur, R. A., M.D.	Sudbury, Ont.	5	500 00
Baskerville, Chas. A.	Winnipeg, Man.	5	400 00
Bawlf, Est. Nicholas.	"	50	4,000 00
Bellamy, Thomas.	Edmonton, Alta.	10	800 00
Brock, Henry.	Toronto, Ont.	50	4,000 00
Bradley, Levi.	High River, Alta.	5	400 00
Brais & Dupras.	Longueuil, Que.	5	400 00
Brimacombe, Matthew A.	Vermilion, Alta.	3	240 00
Brewster, Wm. A.	Banff, Alta.	5	335 00
Black, D. E.	Calgary, Alta.	3	240 00
Bouey, John N. & Chas.	Winnipeg, Man.	5	400 00
Bell, Nat.	Edmonton, Alta.	5	400 00
Bathalon, J. B. S.	St. Liboire, Que.	10	800 00
Bickerton, Jas. G.	Woodstock, Ont.	5	500 00
Beatty, Est. James H.	Toronto, Ont.	25	2,500 00
Butler, R. E.	Woodstock, N.B.	6	600 00
Costigan, C.	Portage la Prairie, Man.	5	400 00
Clark, Chas. W., M.D.	Toronto, Ont.	4	200 00
Curran, Jos. B.	Brandon, Man.	5	400 00
Courtney, T. F.	Halifax, N.S.	10	800 00
Crowell, Maurice G.	"	10	800 00
Craig, Thomas.	Ridgetown, Ont.	2	160 00
Collins, Franklin.	Winnipeg, Man.	50	4,000 00
Coventry Bros.	Moosejaw, Sask.	10	800 00
Carleton, James G.	St. John, N.B.	1	80 00
Cassels, R. S.	Toronto, Ont.	50	4,000 00
Curtis, John H.	Nanton, Alta.	3	240 00
Cressman, Millo.	Stavely, Alta.	2	160 00
Crosby, Louis S.	Banff, Alta.	3	240 00
Campbell, R. J.	Boissevain, Man.	5	400 00
Campeau, J. Alph. & Co.	Thetford Mines, Que.	2	160 00
Crews, J. G.	North Bay, Ont.	5	500 00
Clewlo, Robt. W.	Toronto, Ont.	5	500 00
Caswell, Est. Thomas.	"	5	500 00
Cameron, Mrs. C. R.	Radisson, Sask.	5	500 00
Cowan, Thomas H.	Portage la Prairie, Man.	10	700 00
Comer, Mrs. Ida M.	Calgary, Alta.	10	800 00
Côté, Jos.	Ottawa, Ont.	3	240 00
Deacon, Est. Wm. H.	Winnipeg, Man.	5	400 00
Doyle, Ernest M.	Calgary, Alta.	5	400 00
Dorrell, Henry.	Victoria, B.C.	10	800 00
Donaldson, Joseph.	Brandon, Man.	5	400 00
Desjardines, J. M.	Laurentides, Que.	2	160 00
Drulard, Chas. H.	Windsor, Ont.	5	500 00
Douglas, H. W. B.	Edmonton, Alta.	20	1,100 00
Edgecombe, Mrs. Helen G.	St. John, N.B.	10	800 00
Edwards, Robt. H.	Halifax, N.S.	5	400 00
Fairbairn, James.	Portage la Prairie, Man.	5	400 00
Fleming, John H.	Maple Creek, Sask.	5	400 00
Fear, Wm. H. & Geo. M.	Banff, Alta.	5	400 00
Foley, J. H.	Montreal, Que.	2	160 00

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## THE DOMINION FIRE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount paid in cash.
			\$ cts.
Fraser, John D.	Tuxford, Sask.	10	800 00
Fleury, N. W. (in trust).	Aurora, Ont.	10	1,000 00
Fleury, Leila M.	"	5	500 00
Field, Edward.	Toronto, Ont.	5	500 00
Fleming, H. O.	Windsor, Ont.	5	500 00
Farrell, Hon. Just. A. G.	Moosemin, Sask.	10	800 00
Goodridge, Est. Henry.	Edmonton, Alta.	10	800 00
Green, Patrick.	Winnipeg, Man.	3	240 00
Griffiths, Thomas.	"	3	240 00
Gunn, J. A., M.D.	"	10	500 00
Gardner, Arthur C.	"	5	400 00
Gordon, Charles.	Vegreville, Alta.	3	240 00
Gainer, J.	Edmonton, Alta.	3	240 00
Gareau, J. O.	Montreal, Que.	2	160 00
Garland, Nicholas.	Toronto, Ont.	5	500 00
Gordon, Est. Geo.	Woodstock, Ont.	5	500 00
Greenizen, Isaac.	Petrolia, Ont.	2	200 00
Huston, James.	Manitou, Man.	5	400 00
Harlow, Robt. J.	Victoria, B.C.	5	400 00
Hoover & Co.	Winnipeg, Man.	10	800 00
Hanlon, Michael.	"	10	800 00
Hatchings, Robt. J.	Calgary, Alta.	50	4,000 00
Hatfield, Thomas A.	Vancouver, B.C.	50	4,000 00
Heinmiller, Edwin J.	Prince Albert, Sask.	5	350 00
Henderson, Geo. G.	Fernie, B.C.	5	400 00
Hitchcock, Arthur.	Moosejaw, Sask.	10	800 00
Hunter, Helen.	Hartney, Man.	5	400 00
Hasselfield, Chas. F.	Deloraine, Man.	5	400 00
Hall & Fairweather.	St. John, N. B.	10	800 00
Higinbotham, John D.	Lethbridge, Alta.	5	400 00
Haddin, John.	Winnipeg, Man.	2	160 00
Holmes, James.	Woodstock, Ont.	15	1,500 00
Hastings, A. O., M.D.	Toronto, Ont.	5	500 00
Harper, Est. W. H.	Chatham, Ont.	5	500 00
Halliday, Mrs. May.	Halifax, N.S.	10	1,000 00
Johnston, Wm.	Victoria, B.C.	10	800 00
Johnston, J. M., M.D. (in trust).	Toronto, Ont.	5	500 00
Jackson, Geo. N.	Winnipeg, Man.	20	1,525 00
Kelly, Robt.	Vancouver, B.C.	50	4,000 00
Knott, Frederick J.	Winnipeg, Man.	5	370 00
Kent & Brown Co., Ltd.	Moosejaw, Sask.	5	400 00
Kennedy, Est. James.	St. John, N.B.	13	1,300 00
Kieffer Bros.	Montreal, Que.	2	160 00
Karn, C. J. W., M.D.	Kitchener, Ont.	10	1,000 00
Likely, J. A.	St. John, N.B.	13	1,300 00
Lush, Frank.	Wainwright, Alta.	5	400 00
Long, G. A. & Co.	Medicine Hat, Alta.	5	400 00
Lawlor, Thos. J.	Killarney, Man.	10	475 00
Ludlow, James H.	Winnipeg, Man.	3	240 00
Lussier & Guimont.	St. Hyacinthe, Que.	10	800 00
Lovett, H. A., K.C.	Montreal, Que.	5	500 00
Leaver, Geo.	Toronto, Ont.	5	500 00
Lewis, Wm.	Mount Forest, Ont.	5	500 00
Lang, Lissgar L.	Winnipeg, Man.	10	800 00
Massie, Robt. F.	Toronto, Ont.	200	16,000 00
Magrath, Hart & Co.	Edmonton, Alta.	50	2,500 00
Muir, Wm.	Brandon, Man.	30	2,400 00
Maynard, James.	Victoria, B.C.	25	2,000 00
Mickle, Geo. T.	Ridgetown, Ont.	2	160 00
Morrison & Johnston.	Lacombe, Alta.	10	800 00
Mathews, Edward C.	Moosejaw, Sask.	10	800 00
Murphy, Wm. G.	Carberry, Man.	5	350 00
Munro, Robt.	Winnipeg, Man.	50	4,000 00
Morris, Edward A.	Vancouver, B.C.	50	4,000 00

## SESSIONAL PAPER No. 8

## THE DOMINION FIRE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount paid in cash.
			\$ cts.
Mitchell, Lieut.-Col. J. B.	Winnipeg, Man.	5	400 00
Martin, Wm. D.	Moncton, N.B.	5	400 00
Meredith, Henry, est.	Brandon, Man.	2	160 00
Moon, Thomas	Woodstock, Ont.	10	1,000 00
Murphy, James	Mount Forest, Ont.	10	1,000 00
Muller, B. B.	Warton, Ont.	5	500 00
Mann, Georgina	Windsor, Ont.	5	500 00
Meiklejohn, J.	Harriston, Ont.	2	200 00
McTavish, A. R.	Calgary, Alta.	5	400 00
McRae, Alex. C.	Winnipeg, Man.	5	400 00
McMillan, Allen F.	Vancouver, B.C.	1	80 00
McDermott, Patrick J.	Minnedosa, Man.	10	800 00
McNaughton, James	Carmanagay, Alta.	5	400 00
McKenzie & Mann	Swift Current, Sask.	5	400 00
McBride, Edward	Calgary, Alta.	10	800 00
McKillop, Dougald	Portage la Prairie, Man.	5	400 00
McRobbie, John H.	St. John, N.B.	13	1,300 00
McElvanny, Wm. J.	Winnipeg, Man.	5	400 00
McDougall, A.	Pictou, N.S.	5	500 00
Neilson, Hugh	Calgary, Alta.	10	800 00
Nankin, Samuel	Toronto, Ont.	15	750 00
Nadon, Thos. H.	Macclesfield, England	5	400 00
Normand, N.	Laurierville, Que.	1	80 00
Osborne, W. J.	Winnipeg, Man.	10	800 00
Outhit, C. W.	Halifax, N.S.	10	800 00
On, Mar.	Blairmore, Alta.	3	300 00
Ostiguy, Emile	Montreal, Que.	57	6,500 00
Pazman, Wm. G. L.	Quebec, Que.	85	5,700 00
Pocock, Philip	London, Ont.	5	400 00
Parker, Wm. A.	Manitou, Man.	55	4,400 00
Payne, Howard R. A.	Manitou, Man.	5	400 00
Pringle, Mrs. M. W.	Winnipeg, Man.	5	400 00
Pollock, Wm.	Belleville, Ont.	3	300 00
Queen, J. M.	Maple Creek, Sask.	20	1,600 00
Quick, Gordon W.	St. John, N.B.	5	250 00
Renwick, Neil W.	Maple Creek, Sask.	5	250 00
Ross, Daniel N.	Toronto, Ont.	10	800 00
Robertson & Hackett	Winnipeg, Man.	50	4,000 00
Reid, Charles	Vancouver, B. C.	10	800 00
Reid, Thomas	Swift Current, Sask.	10	800 00
Rose, Frederick E.	Regina, Sask.	5	400 00
Riddell, John R.	St. Stephen, N.B.	50	4,000 00
Rutherford, Est. John R.	Moosejaw, Sask.	5	400 00
Rennie, Wm. H.	Toronto, Ont.	10	1,000 00
Shea, Patrick	Winnipeg, Man.	5	500 00
Senecal, Rev. L. A.	"	5	400 00
Schnarr, Wm. J.	St. Hyacinthe, Que.	5	400 00
Stephens, G. F. & Co., Ltd.	Killarney, Man.	5	400 00
Sherlock, Philip J.	Winnipeg, Man.	5	400 00
Sutherland, Donald MacL.	Killarney, Man.	2	160 00
Shannon, Est. Wellington B.	Boissevain, Man.	6	480 00
Smith, Geo. K.	Tara, Ont.	5	400 00
Smith, Wm. H.	Moosejaw, Sask.	5	400 00
Siebenbaum, H.	Lenore, Man.	5	400 00
Smith, Edw. J. C.	Victoria, B.C.	13	1,040 00
Spencer, John H.	"	5	400 00
Stuart, T. R. & Co.	Medicine Hat, Alta.	1	80 00
Solis, E. H.	Calgary, Alta.	5	400 00
Sutherland, Wm. H.	Outremont, Que.	5	400 00
Storey, D.	Ingersoll, Ont.	5	500 00
Scott, Mrs. Bessie (Est.)	Ottawa, Ont.	5	500 00
Scott, David A.	Halifax, N.S.	15	1,500 00
Struthers, Est. R. B.	"	30	3,000 00
	Montreal, Que.	5	500 00

8 GEORGE V, A. 1918

THE DOMINION FIRE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount paid in cash.
			\$ cts.
Scott, Angus M.....	Edmonton, Alta.....	5	500 00
Skitch, Alfred.....	Welland, Ont.....	2	200 00
Thomas, Robt. C.....	Calgary, Alta.....	20	1,600 00
Thorne, Levert H.....	St. John, N.B.....	1	80 00
Turner, Hyles E.....	Winnipeg, Man.....	5	400 00
Taylor, Frank E.....	".....	5	400 00
Troughton, E.....	Lumsden, Sask.....	2	160 00
Trudel, Benoit.....	Montreal, Que.....	3	240 00
Urquhart, Andrew.....	Lacombe, Alta.....	20	1,600 00
Underwood, Thomas.....	Calgary, Alta.....	25	1,300 00
White, Hugh.....	Toronto, Ont.....	5	400 00
Wilson, Alexander.....	Victoria, B.C.....	5	400 00
Williamson Bros.....	Edmonton, Alta.....	10	700 00
Welch, Alex. R.....	Boisbervain, Man.....	10	800 00
White & Mannahan.....	Winnipeg, Man.....	5	400 00
Wellington, John H.....	Moosejaw, Sask.....	10	800 00
Walton, Geoffrey H.....	Victoria, B.C.....	25	2,000 00
Williams, David.....	Canmore, Alta.....	10	800 00
Williams, R. A., M.D.....	Ingersoll, Ont.....	5	500 00
White, Est. John.....	Halifax, N.S.....	10	1,000 00
Watterworth, Mrs. M.....	Ingersoll, Ont.....	5	500 00
Whitelaw, R.....	Woodstock, Ont.....	2	200 00
Wilkinson, W. T.....	Amherstburg, Ont.....	2	200 00
Walker, Thaddeus.....	Walkerville, Ont.....	84	8,400 00
Wallis, Henry A.....	Killarney, Man.....	10	665 00
Totals.....		2,417	\$ 198,810 00



## SESSIONAL PAPER No. 8

## THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

LIST OF DIRECTORS—(As at Dec. 31, 1917.)

Fred. W. Evans, Pres.; Benj. Tooke, Vice-Pres.; J. M. Fortier, Wm. Hanson, Sir H. B. Ames, M.P.;

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			\$ cts.
Ames, Sir H. B.	Montreal, Que.	25	2,500 00
Evans, Fred. W.	"	25	2,500 00
Fortier, J. M.	"	25	2,500 00
Hanson, Wm.	"	25	2,500 00
Tooke, Benj.	"	25	2,500 00
Gresham Fire & Accident Insurance Society, Limited.	London, England.	875	87,500 00
Gresham Life Assurance Society, Limited.	"	1,000	100,000 00
Totals.		2,000	\$ 200,000 00

## DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 18, 1918.)

A. E. Gooderham, Pres.; C. D. Warren, Vice-President; W. G. Blackstock, Sir D. D. Mann,  
Geo. E. Gooderham, Douglas G. Ross, and C. A. Withers.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	No. of shares.	Amount subscribed and paid in cash.
		\$ cts.
McKinnon Estate	100	10,000 00
Warren, C. D.	40	4,000 00
Warren, G. S.	50	5,000 00
Patterson, R. L., Estate.	50	5,000 00
Cream Estate.	20	2,000 00
Archer Estate.	50	5,000 00
Thornton, J. I.	20	2,000 00
Lowndes Estate.	30	3,000 00
Flett Estate.	50	5,000 00
Ross Estate.	160	16,000 00
Blackstock, H. V.	30	3,000 00
Mann, Sir Donald.	100	10,000 00
Gooderham, Col. A. E.	206	20,600 00
Gooderham Estate.	6	600 00
Blackstock, W. G.	20	2,000 00
Roberts, A. C.	70	7,000 00
Ross, D. G.	20	2,000 00
Gooderham, W. G.	166	16,600 00
Gooderham, G. H.	206	20,600 00
Gooderham, G. E.	40	4,000 00
Gooderham, M. R.	203	20,300 00
Estate of Geo. Gooderham a/c of H. V. Blackstock.	206	20,600 00
Estate of Geo. Gooderham a/c of A. M. Ross.	186	18,600 00
Estate of Geo. Gooderham a/c of L. M. Beatty.	203	20,600 00
Estate of Geo. Gooderham a/c of V. D. Bird.	206	20,600 00
Withers, C. A.	56	900 00
Totals.	2,500	\$ 245,300 00

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## THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

## LIST OF DIRECTORS—(As at Feb. 27, 1918.)

F. Norie Miller, J.P., Pres.; Thos. H. Hall, Vice-Pres.; W. A. Young, M.D., F. Richardson, Col. S. Wishart, J. A. Macintosh, W. A. Barrington.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
F. Norie Miller, Esq., J.P.....	Perth, Scotland.....	20	2,000 00	500 00
J. A. Macintosh, Esq.....	Toronto, Ont.....	20	2,000 00	500 00
W. A. Young, Esq., M.D.....	".....	20	2,000 00	500 00
W. A. Barrington, Esq.....	".....	20	2,000 00	500 00
Thos. H. Hall, Esq.....	".....	20	2,000 00	500 00
Frederick Richardson, Esq.....	Philadelphia, U.S.A....	20	2,000 00	500 00
Col. Sidney Wishart.....	London, England.....	20	2,000 00	500 00
Gaflac Securities Company.....	Wilmington, Del., U.S.A.	3,860	386,000 00	96,500 00
Totals.....	.....	4,000	\$400,000 00	\$ 100,000 00

## SESSIONAL PAPER No. 8

## THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS (as at Jan. 21, 1918.)

Robert Ness, Pres.; L. A. Lavallée, K.C., 1st Vice-Pres.; L. P. Beard, K.C., 2nd Vice-Pres.; J. N. A. Perrault, R. A. Leduc, N. Rochon, J. d'Halewyn.

LIST OF SHAREHOLDERS—(As at December 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Provost, Jos.	Sault au Recollet, Que.	1	100 00	60 00
Monette, Dr. W.	Montreal, Que.	44	4,400 00	2,640 00
Senécal, T. P.	Sault au Recollet, Que.	6	600 00	360 00
Rochon, Nap.	Montreal, Que.	88	8,800 00	5,280 00
Vallières, Limitée	"	1	100 00	60 00
Gendreau, Dr. D.	"	50	5,000 00	3,000 00
Agla, A.	Harrow, Ont.	1	100 00	60 00
Duchêne, Dr. J. D.	Quebec, Que.	5	500 00	300 00
d'Halewyn, Baron J.	Montreal, Que.	51	5,100 00	3,060 00
Lachapelle, Dr. E. P.	Sault au Recollet, Que.	1	100 00	60 00
Masson, Dr. R. A.	Montreal, Que.	23	2,300 00	1,380 00
Colin, Dr. A.	Grand Mère, Que.	1	100 00	60 00
Paradis, J. G.	Lac aux Saumons, Que.	2	200 00	120 00
Desaulniers, E., N.P.	Montreal, Que.	5	500 00	300 00
Michaud, F.	"	2	200 00	120 00
Aitken, W. R.	"	5	500 00	300 00
Archambault, Dr. U.	Hull, Que.	20	2,000 00	1,200 00
Chauret, A.	Ste Geneviève, Que.	5	500 00	300 00
Delorme, E.	Sault au Recollet, Que.	8	800 00	480 00
Gagnon, J. L. S.	Ahuntsic, Que.	7	700 00	420 00
Laporte, H.	Montreal, Que.	4	400 00	240 00
Champagne, A.	"	100	10,000 00	6,000 00
Larivière, Hon. A. A. C.	Montreal, Que.	1	100 00	60 00
Marchand, C. A.	"	10	1,000 00	600 00
Kannon, Dr. M.	"	10	1,000 00	600 00
Chatelain, S.	St. André Avelin, Que.	1	100 00	60 00
Alarie, Dr. G.	Joliette, Que.	2	200 00	120 00
Sawyer, E.	Montreal, Que.	10	1,000 00	600 00
Cleveland, Dr. H. R.	Danville, Que.	1	100 00	60 00
Daigneault, Dr. F. H.	Acton Vale, Que.	1	100 00	60 00
Barette, J. A., N.P.	St. Barthelemy, Que.	1	100 00	60 00
Sylvestre, Dr. L. P.	"	1	100 00	60 00
Laurin, Dr. A. M.	Buckingham, Que.	10	1,000 00	600 00
Chevrier, Dr. R.	Ottawa, Ont.	5	500 00	300 00
Tracy, Dr. A. W.	Sherbrooke, Que.	2	200 00	120 00
Janelle, Dr. J. A.	"	2	200 00	120 00
Duhamel, E.	Granby, Que.	1	100 00	55 00
Martin, S.	"	1	100 00	60 00
Lavallée, L. A., C.R.	Montreal, Que.	56	5,600 00	3,360 00
Bérard, L. P., C.R.	"	114	11,400 00	6,840 00
Mackay, Mme. A. Perrier	Papineauville, Que.	10	1,000 00	600 00
Gauthier, J. A.	Hull, Que.	5	500 00	300 00
Watson, Dr. John.	Howick, Que.	5	500 00	300 00
Dnpuis, H.	Hull, Que.	10	1,000 00	600 00
Frigon, A. P.	Montreal, Que.	121	12,100 00	7,260 00
Leduc, R. A.	"	58	5,800 00	3,480 00
Pilon, H.	Vaudreuil, Que.	2	200 00	120 00
Houle, Rev. J. B.	Marieville, Que.	5	500 00	300 00
Jodoin, M.	Montreal, Que.	20	2,000 00	1,200 00
Fauteux, Frs.	Montreal, Que.	10	1,000 00	600 00
Landot, R., M.P.	St. Constant, Que.	20	2,000 00	1,200 00
Gonthier, Geo.	Montreal, Que.	1	100 00	60 00
Archambault, J.	Roxton, Pond, Que.	1	100 00	60 00

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THE GENERAL ANIMALS INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed	Amount. paid in cash.
			\$ cts.	\$ cts.
Ness, R. ....	Howick, Que.....	50	5,000 00	3,000 00
Monty, A. ....	Roxton Pond, Que.....	3	300 00	180 00
St. Pierre, I. ....	" .....	2	200 00	120 00
Phaneuf, A. ....	St. Antoine, Que.....	1	100 00	60 00
Melançon, H. ....	Ottawa, Ont.....	5	500 00	300 00
Perrault, J. N. A. ....	Montreal, Que.....	50	5,000 00	3,000 00
Totals.....	.....	1,038	\$103,800 00	\$62,275 00

## SESSIONAL PAPER No. 8

## THE GLOBE INDEMNITY COMPANY OF CANADA.

(Formerly The Canadian Railway Accident Insurance Co.)

LIST OF DIRECTORS—(As at Feb. 22, 1918.)

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; Sir Frederick Williams-Taylor, Sir Alexander Lacoste, A. G. Dent, W. Molson Macpherson, M. Chevalier, J. D. Simpson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	Amount sub- scribed.	Amount paid cash.
		\$ cts.	\$ cts.
Liverpool & London & Globe Insurance Co., Ltd.....	Liverpool, Eng.....	496,000 00	198,400 00
Sir Frederick Williams-Taylor.....	Montreal, Que.....	500 00	200 00
Sir Alexander Lacoste.....	".....	500 00	200 00
A. G. Dent.....	Liverpool, Eng.....	500 00	200 00
J. Gardner Thompson.....	Montreal, Que.....	500 00	200 00
Jewis Laing.....	".....	500 00	200 00
J. D. Simpson.....	".....	500 00	200 00
W. Molson Macpherson.....	".....	500 00	200 00
M. Chevalier.....	".....	500 00	200 00
Totals.....		\$500,000 00	\$ 200,000 00

## THE GUARANTEE COMPANY OF NORTH AMERICA.

LIST OF DIRECTORS (As at Feb. 14, 1918.)

Henry E. E. Rawlins, Pres. and Managing Director; William McMaster, Vice-Pres.; Sir H. V. Meredith, Bart., Jas. B. Forgan, Hon. E. C. Smith, Philip Stockton, Thomas De Witt Cuyler, E. F. Hebden, Jno. Macdonald, Sir Augustus Nanton, Frank Scott.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount sub-scribed.	Amount paid in cash.
			\$	\$
Bellinham, Mrs. Grace St. Clair.....	Montreal, Que.....	15	750	750
Bailey, Mrs. Ernestine V.....	Fredericton, N.B.....	4	200	200
Billingsley, Mrs. Anne.....	Westmount, Que.....	10	500	500
Carter, Mrs. Edith L.....	Montreal, Que.....	20	1,000	1,000
Cummings, Mrs. E. M.....	Vancouver, B.C.....	509	25,450	8,930
Dixon, B. Homer, estate of.....	Toronto, Ont.....	100	5,000	5,000
Gale, Alfred J. V.....	Hull, Que.....	5	250	250
Gale, G. Gordon.....	".....	4	200	200
Gale, Dr. Ernest G.....	Quebec, Que.....	4	200	200
Gale, Dr. Whithall P.....	".....	4	200	200
Gilroy, Mrs. B.....	Winnipeg, Man.....	75	3,750	750
Girdwood, Miss Fannie S. M. M.....	Montreal, Que.....	34	1,700	340
Gibb, Jas. D., estate of.....	".....	30	1,500	1,500
Glassco, Mrs. B. M.....	".....	510	25,500	8,980
Gunn, Geo. C.....	London, Ont.....	10	500	100
Gunn, Mrs. Theresa M.....	".....	10	500	100
Gundry, Mrs. M. A., estate of.....	Toronto, Ont.....	75	3,750	750
Hamilton, John.....	Quebec, Que.....	50	2,500	2,500
Hebden, E. F.....	Montreal, Que.....	20	1,000	600
Lindsay, Miss Amy C.....	".....	20	1,000	1,000
Lindsay, Cecil V.....	".....	20	1,000	1,000
Lindsay, Douglas V.....	Georgeville, Que.....	20	1,000	1,000
Morrice, D., estate of.....	Montreal, Que.....	10	500	100
Morrice, W. J.....	".....	10	500	100
Morrice, D.....	".....	10	500	100
Morrice, A. A.....	Toronto, Ont.....	10	500	100
Morrice, R. B.....	Montreal, Que.....	10	500	100
Morrice, J. W.....	".....	10	500	100
McMaster, Wm.....	".....	70	3,500	2,700
Macdonald, John.....	Toronto, Ont.....	20	1,000	200
Meredith, Sir Vincent Bart.....	Montreal, Que.....	25	1,250	1,250
McCulloch, Wm., estate of.....	Toronto, Ont.....	6	300	60
McCulloch, Robertson.....	Montreal, Que.....	6	300	60
McCulloch, Henry.....	".....	6	300	60
McCulloch, Robertson and Royal Trust Co., trust 1.....	".....	6	300	60
McCulloch, Robertson and Royal Trust Co., trust 2.....	".....	6	300	60
MacTier, Mrs. Ethel.....	".....	14	700	700
Nanton, Sir Augustus.....	Winnipeg, Man.....	50	2,500	500
Nelles, R. Campbell, and Royal Trust Co., executors.....	Montreal, Que.....	210	10,500	10,500
Piddington, Mrs. Susan.....	Quebec, Que.....	3	150	150
Piddington, Florence.....	".....	3	150	150
Piddington, Ethel E.....	".....	3	150	150
Piddington, Arthur G.....	Montreal, Que.....	6	300	300
Piddington, Samuel.....	Ottawa, Ont.....	21	1,050	1,050
Piddington, Alfred.....	Montreal, Que.....	23	1,150	1,150
Piddington, Mrs. Annie, institute.....	Quebec, Que.....	21	1,050	1,050
Ross, Frank W.....	".....	120	6,000	1,200
Riddell, Alex. F.....	Montreal, Que.....	10	500	100
Ramsay, William.....	Toronto, Ont.....	60	3,000	3,000
Rawlings, Edward, estate of.....	Montreal, Que.....	50	2,500	1,500

## SESSIONAL PAPER No. 8

## THE GUARANTEE COMPANY OF NORTH AMERICA—Continued.

## LIST OF SHAREHOLDERS—Continued

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Rawlings, H. E. A.	Montreal, Que.	667	33,350	18,030
Rawlings, Mrs. L.	"	4,343	217,150	72,870
Rawlings, Miss A. L.	"	511	25,550	9,030
Rawlings, George W.	"	510	25,500	8,980
Rawlings, W. T.	"	610	30,500	13,940
Rawlings, Mrs. L., Institute, Scott, Richard				
B., Curator G.	Montreal, Que.	1,009	50,450	17,370
Renfrew, Mrs. G. Constance	Quebec, Que.	3	150	150
Scott, Frank	Montreal, Que.	20	1,000	200
Smith, Larratt W., estate of	Toronto, Ont.	100	5,000	5,000
Stayner, Mrs. H. R.	"	53	2,650	2,650
Stayner, T. Sutherland, estate of	"	90	4,500	2,900
Stayner, Winslow S.	Colchester, England	137	6,850	5,250
Torrance, Jas. F., estate of	Montreal, Que.	365	18,250	4,130
Torrance, John	Quebec, Que.	366	18,300	4,180
Thomson, Geo. H.	Quebec, Que.	60	3,000	3,000
Walker, James R.	Montreal, Que.	6	300	60
Wells, Mrs. Vivian M.	"	3	150	150
Withall, Wm. J., estate of	"	63	3,150	3,150
Wainwright, Wm., estate of	"	33	1,650	330
Wainwright, Wm. Arnold	"	5	250	50
Wainwright, Eric Foster	"	4	200	40
Wainwright, Arnold	"	4	200	40
White, Mrs. Amelia	Montreal, Que.	10	500	500
Atkins, Edw. F.	Boston, Mass.	100	5,000	5,000
Burroughs, Joseph H.	Philadelphia, Pa.	18	900	900
Bullions, Mrs. L. C.	Troy, N.Y.	5	250	250
Barr, John W., jr.	Louisville, Ky.	10	500	500
Carver, Daniel G.	Binghamton, N.Y.	270	13,500	3,500
Carver, Geo. S.	"	270	13,500	3,500
Comegys, B. B., estate of	Philadelphia, Pa.	20	1,000	1,000
Cannon, H. W.	New York, N.Y.	230	11,500	7,500
Chafce, Z., jr.	Providence, R.I.	7	350	350
Chafce, Z.	Cambridge, Mass.	7	350	350
Chase, Mrs. Mamie F.	Nashville, Tenn.	10	500	500
Collins, Mrs. Burd Thaw	Pittsburg, Pa.	5	250	250
Cuyler, Thos. DeWitt	Philadelphia, Pa.	200	10,000	2,000
Childs, Alice Walton	Pittsburg, Pa.	5	250	250
Cook, Clara Walton	"	5	250	250
Dunham, Mrs. Alice	Boston, Mass.	6	300	300
Dohrman, Mrs. E., estate of	Alleghany City, Pa.	20	1,000	1,000
Dickson, Mrs. S. H.	"	6	300	300
Furnival, Mrs. Amy	Napance, Ont.	20	1,000	1,000
Forgan, Jas. B.	Chicago, Ill.	20	1,000	1,000
Girard Trust Co., trustee for Mary E. B. Perot	Philadelphia, Pa.	16	800	800
Girard Trust Co., trustee for Ellen D. Morris	"	16	800	800
Garrison, Mrs. Sallie E.	Pittsburg, Pa.	14	700	700
Gorman, Mrs. Fanny A.	"	10	500	500
Hamilton, W. A.	New York, N.Y.	24	1,200	800
Hartshorne, Charles, estate of	Philadelphia, Pa.	50	2,500	2,500
Hepburn, A. B.	New York, N.Y.	20	1,000	1,000
Illinois Trust & Savings Bank, trustee under the will of the Hon. J. Russell Jones	Chicago, Ill.	20	1,000	1,000
Keech, Mrs. Isabel H.	St. Louis, Mo.	15	750	750
Lloyd, D. McK.	Pittsburg, Pa.	10	500	500
Loutrel, Cyrus F., estate of	South Orange, N.J.	50	2,500	2,500
Merrill, Mrs. Kate	Pasadena, Cal.	10	500	500
Messler, Mrs. M. R.	Pittsburg, Pa.	14	700	700
Messler, Mrs. Agnes C.	"	28	1,400	1,400
McCook, Willis F.	"	5	250	250
McCoy, Mrs. Mary E.	Alleghany, City Pa.	20	1,000	1,000
McClintock, Mrs. Mary G.	Pittsburg, Pa.	13	650	650

8 GEORGE V, A. 1918

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Pennsylvania Co. for insurance on lives and granting annuities,—Trustees under will of Jos. W. Drexel, deceased, for Elizabeth Drexel Lehr.....	Philadelphia, Pa.....	50	2,500	2,500
Pennsylvania Co., etc.—Trustees— for Lucy Drexel Dahlgren.....	Philadelphia, Pa.....	50	2,500	2,500
for Josephine Drexel Henry.....	".....	50	2,500	2,500
for Katherine Drexel Penrose.....	".....	50	2,500	2,500
Pell, Alfred, estate of.....	".....	40	2,000	2,000
Quarier, Cushman.....	Louisville, Ky.....	10	500	500
Ricketson, Mrs. Clementine G.....	Pittsburg, Pa.....	13	650	650
Scully, Ida Walton.....	".....	5	250	250
Sherrill, Mrs. Geo. Gibbs.....	New York, N.Y.....	40	2,000	2,000
Smith, Hon. J. Gregory, estate of.....	St. Albans, Vt.....	80	4,000	4,000
Smith, Hon. E. C.....	".....	20	1,000	1,000
Schoonmaker, James M.....	Pittsburg, Pa.....	20	1,000	1,000
Stockton, Philip.....	Boston, Mass.....	20	1,000	1,000
Thaw, Win.....	Pittsburg, Pa.....	5	250	250
Thompson, Mary Thaw, testamentary trustee	".....	20	1,000	1,000
Weld, C. Minot.....	Boston, Mass.....	10	500	500
Totals.....		13,372	\$ 668,600	\$ 304,600

## THE GUARDIAN INSURANCE COMPANY OF CANADA.

(Formerly *The Guardian Accident and Guarantee Company.*)

## LIST OF DIRECTORS—(As at Feb. 6, 1918.)

K. W. Blackwell, Pres.; D. F. Angus, Vice-Pres.; H. M. Lambert, A. G. Sweet, Hon. A. W. Atwater, K.C.,  
Hon. E. Hubbard, F. W. Molson, F. L. Wanklyn, Geo. W. Reynolds.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Angus, D. Forbes.....	Montreal, Que.....	2,500 00	937 50
Atwater, Honourable A. W.....	".....	2,500 00	937 50
Blackwell, K. W.....	".....	2,500 00	937 50
Hubbard, Honourable Evelyn.....	London, England.....	2,500 00	937 50
Lambert, H. M.....	Montreal, Que.....	2,500 00	937 50
Molson, F. W.....	".....	2,500 00	937 50
Reynolds, Geo. W.....	London, England.....	2,500 00	937 50
Sweet, A. G.....	".....	2,500 00	937 50
Wanklyn, F. L.....	Montreal, Que.....	2,500 00	937 50
Guardian Assurance Company, Ltd.....	London, England.....	977,500 00	366,562 50
Totals.....		\$1,000,000 00	\$ 375,000 00



SESSIONAL PAPER No. 8

## THE HUDSON BAY INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1918.)

William Mackay, Pres.; Fred. W. Walker, Vice-Pres.; J. H. Labelle, Managing Director, George Chappell,  
W. H. Barker, George B. Fraser, P. R. Gault, P. J. Quinn, A. St. Cyr.

LIST OF SHAREHOLDERS—(As Dec. 31, 1917.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Royal Insurance Co., Ltd.	Liverpool, Eng.	840,200 00	222,800 00
Geo. Chappell	"	2,500 00	625 00
W. Mackay	Montreal, Que.	2,500 00	625 00
J. H. Labelle	"	2,500 00	625 00
P. J. Quin	Toronto, Ont.	2,500 00	625 00
P. R. Gault	Montreal, Que.	2,500 00	625 00
A. St. Cyr	"	2,500 00	625 00
F. W. Walker	Vancouver, B.C.	2,500 00	625 00
W. H. Barker	"	2,500 00	625 00
L. F. Fulmore	Macoun, Sask.	100 00	25 00
W. LaMere	Stavely, Alta.	500 00	125 00
T. J. James	Rouleau, Sask.	500 00	125 00
O. S. Chapin	Calgary, Alta.	2,500 00	625 00
Jas. Clark Co.	Claresholm, Alta.	1,000 00	250 00
F. F. Comber	Selkirk, Man.	500 00	125 00
W. Simington	Moosejaw, Sask.	1,000 00	250 00
A. H. Woolliams	"	1,000 00	250 00
E. J. D. Jones	Alameda, Sask.	400 00	100 00
J. McGuire	Grand Forks, N.D.	200 00	50 00
C. Spencer	Vancouver, B.C.	1,000 00	250 00
R. M. Matheson	Brandon, Man.	1,000 00	250 00
Geo. B. Fraser	Montreal, Que.	2,500 00	625 00
Totals		\$872,400 00	\$ 230,850 00

8 GEORGE V, A. 1918

## THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

## LIST OF DIRECTORS—(As at Jan. 22, 1918.)

Herbert C. Cox, Pres.; Noel Marshall, Vice-Pres.; R. Bickerdike, M.P., Elias Rogers, S. Burrows, G. A.,  
Morrow, W. D. Robb, P. G. Goldsmith, M. D., D. B. Hanna, W. G. Morrow, A. McT. Campbell  
W. B. Meikle, E. Willans.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	— \$ cts.
Cox, Hon. G. A., estate.....	Toronto, Ont.....	1,750	175,000 00	35,000 00
Cox, H. C.....	".....	650	65,000 00	13,000 00
Cox, E. W., estate.....	".....	1,000	100,000 00	20,000 00
Davis, A. L., estate.....	".....	1,000	100,000 00	20,000 00
Goldsmith, Dr. P. G.....	".....	250	25,000 00	5,000 00
Hodgens, W. S.....	".....	150	15,000 00	3,000 00
Morrow, G. A.....	".....	550	55,000 00	11,000 00
Marshall, Noel.....	".....	350	35,000 00	7,000 00
Rogers, Elias.....	".....	100	10,000 00	2,000 00
Willans, E.....	".....	500	50,000 00	10,000 00
Central Canada Loan & Savings Co.....	".....	1,500	150,000 00	30,000 00
Hanna, D. B.....	".....	100	10,000 00	2,000 00
Cox, F. W.....	".....	100	10,000 00	2,000 00
Toronto Savings & Loan Co.....	Peterboro, Ont.....	350	55,000 00	11,000 00
Morrow, W. G.....	".....	400	40,000 00	8,000 00
Kenny, J. J. (estate).....	San Francisco, Cal.....	500	50,000 00	10,000 00
Bickerdike, R., M.P.....	Montreal, Que.....	100	10,000 00	2,000 00
Burrows, S.....	Belleville, Ont.....	100	10,000 00	2,000 00
Corby, H.....	".....	100	10,000 00	2,000 00
Robb, W. D.....	Montreal, Que.....	50	5,000 00	1,000 00
Campbell, A. McT.....	Winnipeg, Man.....	100	10,000 00	2,000 00
Meikle, W. B.....	Toronto, Ont.....	100	10,000 00	2,000 00
Totals.....		10,000	\$1,000,000 00	\$ 200,000 00

## SESSIONAL PAPER No. 8

## IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 25, 1918).

Lyman Root, Pres.; R. L. Stailing, Vice-Pres.; H. F. Petman, H. W. Muskett, W. J. Blackburn, A. R. Williams, G. S. Lyon, Chas. J. Harvey, Thos. A. Brydall.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Lyman Root.....	Toronto, Ont.....	25	2,500 00	956 50
R. L. Stailing.....	".....	25	2,500 00	956 50
A. R. Williams.....	".....	25	2,500 00	956 50
H. F. Petman.....	".....	25	2,500 00	956 50
W. J. Blackburn.....	".....	25	2,500 00	956 50
Geo. S. Lyon.....	".....	25	2,500 00	956 50
H. W. Muskett.....	".....	25	2,500 00	956 50
G. A. Hankcy.....	Vernon, B.C.....	25	2,500 00	956 50
A. W. Giles.....	".....	25	2,500 00	956 50
Sun Insurance Office.....	London, England.....	4,349	434,900 00	166,391 50
Totals.....		4,574	\$457,400 00	\$ 175,000 00

## THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1918.)

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; A. G. Dent, J. C. Rimmer, Sir Alexander Lacoste, M. Chevalier, W. Molson Macpherson, John Emo, Sir Frederick Williams-Taylor.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Liverpool and London and Globe Insurance Company, Limited.....	Liverpool, Eng.....	4,775	477,500 00	167,125 00
Dent, A. G.....	".....	25	2,500 00	875 00
Rimmer, J. C.....	".....	25	2,500 00	875 00
Thompson, J. Gardner.....	Montreal, Que.....	25	2,500 00	875 00
Lacoste, Sir Alexander.....	".....	25	2,500 00	875 00
Chevalier, M.....	".....	25	2,500 00	875 00
Macpherson, W. M.....	".....	25	2,500 00	875 00
Emo, John.....	".....	25	2,500 00	875 00
Laing, Lewis.....	".....	25	2,500 00	875 00
Williams-Taylor, Sir F.....	".....	25	2,500 00	875 00
Totals.....		5,000	\$500,000 00	\$ 175,000 00

8 GEORGE V, A. 1918

**THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY  
OF CANADA.**

**LIST OF DIRECTORS—(As at Feb. 27, 1918.)**

Alfred Wright, Pres.; Alex. MacLean, Manager and Secretary; C. E. Sword, Geo. C. Howie, A. E. Blogg

**LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)**

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$	\$
Wright, Alfred.....	Toronto, Ont.....	2,000	1,600
Sword, C. E.....	Montreal, Que.....	2,000	1,600
Blogg, A. E.....	Toronto, Ont.....	2,000	1,600
Howie, Geo. C.....	New York, N.Y.....	2,000	1,600
MacLean, Alex.....	Toronto, Ont.....	2,000	1,600
London and Lancashire Fire Insurance Co., Ltd.....	Liverpool Eng.....	490,000	392,000
Totals.....		\$ 500,000	\$ 400,000

**THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.**

**LIST OF DIRECTORS—(As at Feb. 16, 1918.)**

A. H. C. Carson, Pres.; R. Home Smith, Vice-Pres.; F. D. Williams, Man. Dir.; G. H. Williams, A.C.  
McMaster, W. T. Kernahan, S.G.M. Nesbitt, H. N. Cowan, W. G. Willoughby.

**LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)**

Name.	Address.	No. of shares.	Amount.	Amount paid in cash.
			\$ cts.	\$ cts.
London and Midland Ins. Co., Ltd.....	London, Eng.....	910	91,000 00	15,925 00
W. T. Kernahan.....	Toronto.....	30	3,000 00	525 00
A. H. C. Carson.....	".....	10	1,000 00	175 00
F. D. Williams.....	".....	10	1,000 00	175 00
R. Home Smith.....	".....	30	3,000 00	525 00
A. C. McMaster.....	".....	30	3,000 00	525 00
S. G. M. Nesbitt.....	Brighton, Ont.....	10	1,000 00	175 00
H. N. Cowan.....	Toronto, Ont.....	30	3,000 00	525 00
W. G. Willoughby.....	".....	10	1,000 00	175 00
G. H. Williams.....	Winnipeg.....	10	1,000 00	175 00
John Brown.....	Toronto.....	20	2,000 00	350 00
Totals.....		1,100	\$110,000 00	\$ 19,250 00

SESSIONAL PAPER No. 8

## THE MERCANTILE FIRE INSURANCE COMPANY.

(LIST OF DIRECTORS—(As at Feb. 28, 1918.)

W. A. Sims, Pres.; Alfred Wright, A. E. Blogg, Arthur W. Blake, C. E. Sword, Alex. MacLean.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Sims, W. A.....	Bushey, Herts, Eng.....	20	2,000	400
Wright, Alfred.....	Toronto, Ont.....	20	2,000	400
Blogg, A. E.....	".....	20	2,000	400
MacLean, Alex.....	".....	20	2,000	400
Sword, C. E.....	Montreal, Que.....	20	2,000	400
Blake, Arthur W.....	Winnipeg, Man.....	20	2,000	400
London and Lancashire Fire Insurance Co. Ltd.....	Liverpool, Eng.....	2,380	238,000	47,600
Totals.....		2,500	\$ 250,000	\$ 50,000

8 GEORGE V, A. 1918

## MERCHANTS CASUALTY COMPANY.

LIST OF DIRECTORS—(As at Jan. 28, 1918.)

M. J. McMichael, Pres.; L. M. Fingard, Vice-Pres. and General Manager; R. B. Graham; J. S. Turner, Chas. E. Hanslip; W. J. Bulman; G. W. Curtiss.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Andrick, Geo. W.....	Minneapolis, Minn.....	900 00	900 00
Bulman, W. J.....	Winnipeg, Man.....	2,500 00	250 00
Curtiss, G. W.....	Minneapolis, Minn.....	51,500 00	7,265 00
Curtiss, Lillian.....	".....	100 00	100 00
Curtiss, Marjorie.....	".....	100 00	100 00
Engan, A. C.....	".....	5,050 00	505 00
Fingard, L. M.....	Winnipeg, Man.....	7,950 00	1,155 00
Fisch, M. L.....	Windom, Minn.....	500 00	500 00
Fraser, C. B.....	Minneapolis, Minn.....	5,000 00	500 00
Gage, W. H.....	".....	5,000 00	500 00
Gibson, H. S.....	".....	500 00	500 00
Gillam, C. W.....	Windom, Minn.....	1,000 00	1,000 00
Graham, R. B.....	Winnipeg, Man.....	2,550 00	255 00
Gray, Mrs. A.....	".....	2,500 00	250 00
Hanslip, Chas. E.....	".....	2,500 00	250 00
Halverson, C. H.....	Minneapolis, Minn.....	1,000 00	1,000 00
Hartigan, J. A.....	St. Paul, Minn.....	1,150 00	1,150 00
Hartigan, J. E.....	".....	100 00	100 00
Jeffers, W. R.....	Windom, Minn.....	350 00	350 00
King, H. J.....	Toronto, Ont.....	50 00	5 00
McMichael, M. J.....	Minneapolis, Minn.....	265,950 00	28,395 00
McMichael, J. A.....	".....	2,150 00	980 00
McMichael, O. H.....	".....	1,250 00	1,250 00
Smith, E. E.....	".....	5,000 00	500 00
Smith, F. O.....	".....	10,000 00	1,000 00
Sawyer, G. G.....	Annandale, Minn.....	500 00	500 00
Thomas, C. C.....	Minneapolis, Minn.....	20,550 00	2,505 00
Turner, J. S.....	Winnipeg, Man.....	2,500 00	1,000 00
Warner, A. E.....	St. Paul, Minn.....	10,000 00	1,000 00
Warner, E. S.....	".....	50,000 00	5,000 00
Warner, F. A.....	".....	10,000 00	1,000 00
Warner, L. F.....	".....	30,300 00	3,300 00
Worhan, T. T.....	Minneapolis, Minn.....	1,500 00	1,500 00
Totals.....		\$500,000 00	\$ 64,565 00

## SESSIONAL PAPER No. 8

## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

LIST OF DIRECTORS—(As at Feb. 21, 1918.)

L. N. Dupuis, Pres.; G. E. Larin, M.D., C. Robillard, M.P.P., and W. E. Hayes, Vice-Presidents; O. Constantineau, J. P. Lamarche, N.P., J. G. Piché, M.D., A. Gingras, J. A. Duchaine, J. B. Baillargeon, J. G. Dubeau, Gaspard De Serres.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Aubry, J. B. A.	Montréal, Qué.	10	1,000 00	200 00
Allard, Amédée	Maisonneuve, Qué.	2	200 00	40 00
Aird & Son, Reg.	Montréal, Qué.	2	200 00	40 00
Auclair, C. & Frère.	Québec, Qué.	1	100 00	20 00
Archambault, O.	Montréal, Qué.	5	500 00	100 00
Allard & Boyer	"	1	100 00	20 00
Allard, N. & Fils.	"	1	100 00	20 00
Allard & Frère.	"	1	100 00	20 00
Aimey, Jos.	"	100	10,000 00	2,000 00
Aimey, Nap.	"	1	100 00	20 00
Acme Paper Box Co.	"	2	200 00	40 00
Brien, J. A. & Cie.	"	10	1,000 00	200 00
Berthiaume, Zéphirin.	"	1	100 00	20 00
Brunet, J. C. & Cie.	"	10	1,000 00	200 00
Beauchemin, Alfred.	Sorel, Qué.	5	500 00	100 00
Baillargeon, J. B.	Montréal, Qué.	100	10,000 00	2,000 00
Bélair, A.	Maisonneuve, Qué.	5	500 00	100 00
Baillargeon, Pacifique.	"	2	200 00	40 00
Briard, Joseph	Montréal, Qué.	5	500 00	100 00
Blanchard, J. E.	"	2	200 00	40 00
Bonhomme, Jos. Ltée.	"	5	500 00	100 00
Baillargeon, A. F.	"	1	100 00	20 00
Brunelle & Bernier.	"	5	500 00	100 00
Bourdon, J. E.	Maisonneuve, Qué.	12	1,200 00	240 00
Bourdon, Léandre.	"	2	200 00	40 00
Bourdon, Wilfrid.	"	2	200 00	40 00
Bourque, Jos.	Hull, Qué.	10	1,000 00	200 00
Braut, Pierre.	Montreal, Que.	3	300 00	60 00
Bourdon, Camille.	"	10	1,000 00	200 00
Brunet, F. C.	Lachine, Qué.	1	100 00	20 00
Beauchamp, Narcisse.	Montréal, Qué.	2	200 00	40 00
Bleau, Ovila.	"	2	200 00	40 00
Bernier, J. H.	"	1	100 00	20 00
Barsalou, J. & Cie, Ltée.	"	5	500 00	100 00
Bissonnette, F. X.	St. Paul d'Abbotsford	5	500 00	100 00
Brouillard, O.	Drummondville, Qué.	2	200 00	40 00
Blain, N.	Montréal, Qué.	1	100 00	20 00
Barbeau, Omer.	Québec, Qué.	1	100 00	20 00
Borne, L.	"	5	500 00	100 00
Blais, J. E.	"	2	200 00	40 00
Bélanger, Edm. & Cie.	Montréal, Qué.	5	500 00	100 00
Bourdon, J. L.	L'Epiphanie.	2	200 00	40 00
Blain, A.	Maisonneuve, Qué.	5	500 00	100 00
Bisaillon, J. E. & Cie.	Montréal, Qué.	1	100 00	20 00
Brouillette, P.	"	2	200 00	40 00
Beznar, M. C.	Ste. Anne de Bellevue.	10	1,000 00	200 00
Bourgie, H.	Montréal, Qué.	13	1,300 00	260 00
Bourguignon, Jules.	"	2	200 00	40 00
Bélair, A. P.	"	2	200 00	40 00
Beaumoyer & Brouillet.	"	1	100 00	20 00

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## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Bluteau, H. P.	Outremont, Qué.	1	100 00	20 00
Beauchamp, A.	Hull, Qué.	1	100 00	20 00
Beaudry, Henri.	Montréal, Qué.	10	1,000 00	200 00
Brochu, Camille.	"	4	400 00	80 00
Bellefeuille & Ferron.	Trois Rivières, Qué.	2	200 00	40 00
Boivin, Johnny.	"	1	100 00	20 00
Bourque, Armand.	Lavaltrie, Qué.	5	500 00	100 00
Burelle, M.	Montréal, Qué.	1	100 00	20 00
Bonhôte, Dame Clorinthe.	"	100	10,000 00	2,000 00
Brossard, J. A.	"	5	500 00	100 00
Bisson, J. N. E.	"	10	1,000 00	200 00
Brosseau, J. A.	"	25	2,500 00	500 00
Beaudoin, Dame M. C.	Maisonneuve, Qué.	5	500 00	100 00
Cusson, Zotique.	Montréal, Qué.	2	200 00	40 00
Cloutier, J. R.	Maisonneuve, Qué.	5	500 00	100 00
Chénard, J. D.	Berthierville, Qué.	3	300 00	60 00
Chouinard, J. L.	Montréal, Qué.	5	500 00	100 00
Chapleau, F. X.	"	3	300 00	60 00
Casavant & Frère.	St. Hyacinthe, Qué.	5	500 00	100 00
Choquette, Arsène.	Maisonneuve, Qué.	5	500 00	100 00
Chouinard, Michel.	"	10	1,000 00	200 00
Copping, William.	Joliette, Qué.	25	2,500 00	500 00
Chartrand, J. A.	Montréal, Qué.	5	500 00	100 00
Corbeil, Emile.	"	3	300 00	60 00
Corbeil, Arthur.	"	3	300 00	60 00
Constantineau, O.	"	132	13,200 00	2,640 00
Clark, Frank E.	Magog, Co. Stanstead...	2	200 00	40 00
Contant, H.	Montréal, Qué.	10	1,000 00	200 00
Charland, Zénon.	"	5	500 00	100 00
Corbeil, Prima.	"	1	100 00	20 00
Côté, Victor.	Ville Emard, Qué.	1	100 00	20 00
Côte Bros. & Burritt.	Montréal, Qué.	45	4,500 00	900 00
Charette, James.	"	1	100 00	20 00
City Ice Co., Limited.	"	30	3,000 00	600 00
Chalifoux, H.	Maisonneuve, Qué.	1	100 00	20 00
Chartier, Jos.	Montréal, Qué.	1	100 00	20 00
Chalifour, J. O.	Québec, Qué.	2	200 00	40 00
Cantin, Wilfrid.	"	5	500 00	100 00
Crevier, Alph.	Montréal, Qué.	3	300 00	60 00
Côté, Jos.	St. Hyacinthe, Qué.	1	100 00	20 00
Cyr, Damien.	Ste. Rose, Qué.	1	100 00	20 00
Charlebois, P. J.	Montréal, Qué.	1	100 00	20 00
Côté, Napoléon.	"	20	2,000 00	400 00
Côté, Michel.	"	10	1,000 00	200 00
Cassidy, H. R.	Maisonneuve, Qué.	1	100 00	20 00
Chagnon & Beaulieu.	Montréal, Qué.	1	100 00	20 00
Charron, R.	"	1	100 00	20 00
Caisse, Maxime.	"	1	100 00	20 00
Charbonneau & Deguise.	"	2	200 00	40 00
Côté, G. J. Ernest.	Québec, Qué.	2	200 00	40 00
Chartrain, Philippe.	Trois Rivières, Qué.	10	1,000 00	200 00
Crépeau, Jules.	Montréal, Qué.	10	1,000 00	200 00
Charpentier, T.	"	50	5,000 00	1,000 00
Champagne, H. Geo.	"	20	2,000 00	400 00
Dupont & Frère.	Maisonneuve, Qué.	2	200 00	40 00
Dufresne & Locke, Ltd.	"	10	1,000 00	200 00
Duhamel, J. B.	Notre Dame de Grâces	30	3,000 00	600 00
Dupuis & Lefebvre.	Montréal, Qué.	10	1,000 00	200 00
Daoust, Jos.	"	5	500 00	100 00
Davignon, J. P.	"	2	200 00	40 00
Desrochers, Geo. Pite.	Joliette, Qué.	1	100 00	20 00
Desjardins & Gélinas.	Montréal, Qué.	2	200 00	40 00
Deslongchamps, Arthur.	Maisonneuve, Qué.	2	200 00	40 00
David, O.	Montréal, Qué.	2	200 00	40 00
Denis, Jos.	"	10	1,000 00	200 00



## SESSIONAL PAPER No. 8

## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount	Amount.
			subscribed.	paid in cash.
			\$ cts.	\$ cts.
Dugas, D. & Cie.....	Montréal, Qué.....	5	500 00	100 00
Déchaux, A. F.....	".....	5	500 00	100 00
Déchaux, Elie.....	".....	5	500 00	100 00
Daigle, T.....	".....	1	100 00	20 00
Deslauriers, Jos.....	Ville Emard, Qué.....	2	200 00	40 00
Dupuis, J. P. (Reg.).....	Verdun, Qué.....	5	500 00	100 00
Durangeau & Durangeau.....	Ville Emard, Qué.....	5	500 00	100 00
Dalcegnio, F.....	Montréal, Qué.....	1	100 00	20 00
Dubau, J. G.....	".....	101	10,100 00	2,020 00
Dussault, J. C. H.....	".....	186	18,600 00	3,720 00
Dussault, Arsène.....	Maisonneuve, Qué.....	1	100 00	20 00
Dansereau, Felix.....	Montréal, Qué.....	2	200 00	40 00
Drummond Shirt Co., Ltd.....	Drummondville, Qué.....	3	300 00	60 00
Daigneault, F. H.....	Acton Vale, Qué.....	10	1,000 00	200 00
Denis, Isaac.....	Montréal, Qué.....	1	100 00	20 00
Dupré, J. B.....	".....	10	1,000 00	200 00
Duchaine, J. A.....	Québec, Qué.....	100	10,000 00	2,000 00
Drolet, F. X.....	Québec, Qué.....	5	500 00	100 00
Dorval, Théodule.....	".....	2	200 00	40 00
Duchaine, L.....	".....	5	500 00	100 00
Dubé, Anselme.....	Trois Rivières, Qué.....	3	300 00	60 00
Demers, A.....	Montreal, Qué.....	1	100 00	20 00
Dupuis, L. N.....	".....	120	12,000 00	2,400 00
Dubrule, C.....	".....	43	4,300 00	860 00
Dagenais, Jos.....	".....	1	100 00	20 00
Dalcourt, Ludger.....	".....	5	500 00	100 00
Desmarais, S. E. & Cie.....	Richmond, Qué.....	1	100 00	20 00
Dupras, Didier.....	Montréal, Qué.....	2	200 00	40 00
Dagenais, M.....	".....	1	100 00	20 00
David Wilfrid.....	".....	5	500 00	100 00
Deschamps, Alex.....	".....	5	500 00	100 00
Dupuis, Rosaire, N. P.....	".....	10	1,000 00	200 00
Dostaler, Dame Albina T.....	Joliette, Qué.....	5	500 00	100 00
Dansereau, J. H.....	Trois Rivières, Qué.....	5	500 00	100 00
Deniers & Sarazin.....	Montréal, Qué.....	1	100 00	20 00
Des Rosiers, Agapit.....	".....	10	1,000 00	200 00
Dussault, J. C. H. (in trust).....	".....	5	500 00	100 00
Deserres, G.....	".....	118	11,800 00	2,360 00
Derome, W. J., M.D.....	".....	100	10,000 00	2,000 00
Drouin, Joseph.....	Maisonneuve, Qué.....	5	500 00	100 00
Dominion Die Co.....	".....	2	200 00	40 00
Dupré, Joseph Israel.....	Montréal, Qué.....	25	2,500 00	500 00
Ethier, Arthur.....	".....	1	100 00	20 00
Ethier, J. A. C., M.D.....	Sherbrooke, Qué.....	5	500 00	100 00
Fortin, J. P. Abel & Cie.....	Maisonneuve, Qué.....	5	500 00	100 00
Filion, A. & Frère.....	Montréal, Qué.....	5	500 00	100 00
Falardeau, Cyrille.....	Québec, Qué.....	3	300 00	60 00
Fortin, Nazaire & Cie.....	".....	5	500 00	100 00
Fortin, D.....	Montréal, Qué.....	10	1,000 00	200 00
Ferland, J. O. & Frère.....	L'Epiphanie, Qué.....	2	200 00	40 00
Farand & Delorme.....	Montréal, Qué.....	10	1,000 00	200 00
Fittes-Jean.....	".....	1	100 00	20 00
Fortin, A.....	".....	1	100 00	20 00
Fleury, F. A., M.D.....	".....	10	1,000 00	200 00
Frenette, Arsène.....	".....	2	200 00	40 00
Fortin, L. E., M.D.....	".....	50	5,000 00	1,000 00
Favreau & Corbeau.....	".....	3	300 00	60 00
Faribault, Norbert.....	".....	5	500 00	100 00
Fontaine, Gustave.....	".....	5	500 00	100 00
Forest, Mde. Roch.....	".....	10	1,000 00	200 00
Guertin & Bouchard.....	".....	2	200 00	40 00
Gagnon, J. A.....	Maisonneuve, Qué.....	1	100 00	20 00
Gauthier, A.....	Montréal, Qué.....	1	100 00	20 00
Gougeon, Josaphat.....	Maisonneuve, Qué.....	5	500 00	100 00

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## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Grenier, E. P., M.D.	Montréal, Qué.	10	1,000 00	200 00
Grothé, L. O., & Cie.	"	5	500 00	100 00
Gagnon, J. O.	"	2	200 00	40 00
Grothé, F. A.	"	5	500 00	100 00
Gratton, Alph.	Maisonneuve, Qué.	2	200 00	40 00
Gobeille, F. & Fils.	Montréal, Qué.	5	500 00	100 00
Giguère, L. & Cie.	"	10	1,000 00	200 00
Gauthier, Provost & Frère.	"	6	600 00	120 00
Gaudreau, F. C.	"	2	200 00	40 00
Gingras & Cie.	"	1	100 00	20 00
Guay, F. X.	"	2	200 00	40 00
Goudreau, C. & Cie.	"	1	100 00	20 00
Gosselin, Origène.	Drummondville, Qué.	1	100 00	20 00
Germain, Louis.	Montréal, Qué.	3	300 00	60 00
Glibert, Paye & Cie.	"	5	500 00	100 00
Goulet, O.	Québec, Qué.	5	500 00	100 00
Gratton, J. B.	Montréal, Qué.	10	1,000 00	200 00
Gélinas, C. P.	Trois Rivières, Qué.	2	200 00	40 00
Girard & Godin.	"	5	500 00	100 00
Godin, J. N.	"	2	200 00	40 00
Guay, Eugène.	Montréal, Qué.	1	100 00	20 00
Giard, B.	"	1	100 00	20 00
Gagnon, Abundius.	"	1	100 00	20 00
Gagnon, G.	Thurso, Qué.	1	100 00	20 00
Granger, Uric.	Montréal, Qué.	10	1,000 00	200 00
Gingras, Alphonse.	Québec, Qué.	100	10,000 00	2,000 00
Gagnier, L. A., M.D.	Montréal, Qué.	100	10,000 00	2,000 00
Gervais, J. T.	"	1	100 00	20 00
Goulet, Théo.	"	1	100 00	20 00
Guilbault, T.	"	15	1,500 00	300 00
Grégoire, Adrien.	Notre-Dame de Grâce.	3	300 00	60 00
Gauthier, H. Enrg.	Montréal, Qué.	10	1,000 00	200 00
Germain, & Frère.	Trois Rivières, Qué.	10	1,000 00	200 00
Girard, Philippe.	Montréal, Qué.	1	100 00	20 00
Giroux, J. H.	Trois Rivières, Qué.	1	100 00	20 00
Gadoury, Jos.	Montréal, Qué.	3	300 00	60 00
Gagnon, Alfred.	"	5	500 00	100 00
Gauthier, Z. & Cie.	"	1	100 00	20 00
Gauthier, Mde. Henri.	"	15	1,500 00	300 00
Giroux, J. B.	"	1	100 00	20 00
Gignac, J. L.	Maisonneuve, Qué.	5	500 00	100 00
Guilbault, J. A.	Montréal, Qué.	10	1,000 00	200 00
Holley, T.	St-Hyacinthe, Qué.	5	500 00	100 00
Hébert, Elzéar.	Montréal, Qué.	1	100 00	20 00
Hardy, J. E.	"	2	200 00	40 00
Hall Bros.	"	1	100 00	20 00
Hayes, W. E.	"	100	10,000 00	2,000 00
Hébert, Paul.	Québec, Qué.	5	500 00	100 00
Hamelin, Chs. & Fils.	Trois Rivières, Qué.	6	600 00	120 00
Hirbour, A. F. G.	Montréal, Qué.	50	5,000 00	1,000 00
Hamelin, Chs.	Trois Rivières, Qué.	10	1,000 00	200 00
Hamelin, Chs. Ed.	"	5	500 00	100 00
Hickey & Aubut.	Montréal, Qué.	2	200 00	40 00
Joubert, S. D. (In trust).	Outremont, Qué.	10	1,000 00	200 00
Joubert, J. J. Ltée.	Montréal, Qué.	2	200 00	40 00
Jobin, Elie, Ltée.	Québec, Qué.	1	100 00	20 00
Jobin & Paquette.	"	2	200 00	40 00
Jincheran, J. B. & Lamonde, P. A.	"	5	500 00	100 00
Jobin, Chrysanth.	"	1	100 00	20 00
Jauvin, Philippe.	Lac St-Jean, Qué.	20	2,000 00	400 00
Jarry, Stanislas.	St-Laurent, Qué.	32	3,200 00	640 00
Kochenburger, Daniel.	Montréal, Qué.	5	500 00	100 00
Kieffer Bros.	"	1	100 00	20 00
La Cie Carrière & Frère Ltée.	"	10	1,000 00	200 00
Legault, Arsène.	"	1	100 00	20 00

SESSIONAL PAPER No. 8

## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Laurier, Jos.....	Montréal, Qué.....	10	1,000 00	200 00
Larny, P. & Frère.....	".....	1	100 00	20 00
Lalongé, Cléophas.....	Maisonneuve, Qué.....	2	200 00	40 00
Lanthier, F. X. R.....	".....	10	1,000 00	200 00
Lavigueur, J. R.....	Montréal, Qué.....	5	500 00	100 00
Landreville & Huard.....	".....	1	100 00	20 00
Lefebvre, William.....	".....	1	100 00	20 00
Larivière, A. C.....	".....	1	100 00	20 00
Lymburner, Limited.....	".....	2	200 00	40 00
Lamarche, J. P.....	".....	100	10,000 00	2,000 00
Limoges, Olivier.....	".....	1	100 00	20 00
Lebel, Geo.....	".....	10	1,000 00	200 00
Latourelle, T.....	".....	10	1,000 00	200 00
Larin, G. E., M.D.....	".....	195	19,500 00	3,900 00
Laurent & Frère.....	".....	5	500 00	100 00
Librairie Beauchemin Ltée.....	".....	10	1,000 00	200 00
Larivière & Paquette.....	".....	1	100 00	20 00
Laverdure, William.....	Guybourg, Qué.....	2	200 00	40 00
Lefrançois, Chs.....	Montréal, Qué.....	1	100 00	20 00
Lebocuf, J. H. & Cie.....	Ville St-Pierre, Qué.....	5	500 00	100 00
Lemay, Albéric.....	Viauville, Qué.....	1	100 00	20 00
Legault, J. & Cie.....	Montréal, Qué.....	5	500 00	100 00
Lauzon & Ethier.....	".....	1	100 00	20 00
Labelle, Eusèbe.....	Pont-Viau, Co. Laval.....	1	100 00	20 00
La Fonderie de Victoriaville.....	Victoriaville, Qué.....	2	200 00	40 00
Lambert, Arthur.....	".....	2	200 00	40 00
La Cie, Cantin & Fils.....	Warwick, Co. Arthabaska, Qué.....	1	100 00	20 00
Lefrançois, Jos.....	Québec, Qué.....	5	500 00	100 00
La Cie de Machinerie Mercier.....	Lévis, Qué.....	5	500 00	100 00
Lachance & Tanguay.....	Québec, Qué.....	5	500 00	100 00
Larochelle, J. H. & Fils.....	".....	5	500 00	100 00
Larocque, Pascal.....	Montréal, Qué.....	2	200 00	40 00
Leduc & Fortin.....	Beauharnois, Qué.....	5	500 00	100 00
La Cie, Gauthier & Frère.....	Québec, Qué.....	5	500 00	100 00
Larose, W.....	Montréal, Qué.....	10	1,000 00	200 00
La Cie, Buanderie à Vapeur.....	Trois Rivières, Qué.....	2	200 00	40 00
Lymburner, T. & Fils.....	".....	2	200 00	40 00
Limoges & Cie.....	Terrebonne, Qué.....	5	500 00	100 00
Leclair, J. U. & Cie., Engr.....	Maisonneuve, Qué.....	2	200 00	40 00
Lafond, F. X.....	Montréal, Qué.....	1	100 00	20 00
Labelle, Félix.....	Ste. Rose de Laval, Qué.....	10	1,000 00	200 00
Long, Geo.....	Los Angeles, Californie.....	5	500 00	100 00
Lanoix, J. C.....	Montréal, Qué.....	2	200 00	40 00
Labrecque, Nap.....	Sherbrooke, Qué.....	1	100 00	20 00
Lacroix, Jos.....	Montréal, Qué.....	5	500 00	100 00
Laflamme, Albert.....	".....	3	300 00	60 00
Landry, Jos.....	".....	2	200 00	40 00
La Cie, Savoie Guay.....	Plessisville, Qué.....	3	300 00	60 00
Laberge, R.....	Montréal, Qué.....	2	200 00	40 00
Legault & Frère.....	".....	1	100 00	20 00
Lajeunesse, W.....	".....	10	1,000 00	200 00
Larose, Alcide L.....	".....	5	500 00	100 00
Lamarche, Joseph.....	".....	10	1,000 00	200 00
Landry, J. A., N.P.....	".....	2	200 00	40 00
Lebeau, Chs. W.....	".....	5	500 00	100 00
Lessard, C. E.....	".....	20	2,000 00	400 00
Langevin, J. H.....	".....	5	500 00	100 00
Lavoie & Lavoie.....	".....	1	100 00	20 00
Landreau, Geo.....	".....	3	300 00	60 00
Lafleur, Jos.....	Ste. Agathe des Monts.....	1	100 00	20 00
Langevin, Ferdinand.....	Waterloo, Qué.....	5	500 00	100 00
Lapalme, H. J. & Fils.....	Montréal, Qué.....	1	100 00	20 00
Lafontaine, Aimé.....	".....	2	200 00	40 00

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## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$    cts.	\$    cts.
Lafontaine, C. P.	Montréal, Qué.	2	200 00	40 00
Lamontagne, Aimé.	"	2	200 00	40 00
Laporte & Forest.	"	2	200 00	40 00
Laperrière, Donat.	"	3	300 00	60 00
Laporte, Martin, Ltée.	"	1	100 00	20 00
La Parisienne Shoe Co.	Maisonneuve, Qué.	2	200 00	40 00
Lamontagne, Racine & Cie.	Québec, Qué.	2	200 00	40 00
Labrecque, J. O. & Cie.	Montréal, Qué.	1	100 00	20 00
Levasseur, Henri.	Victoriaville, Qué.	1	100 00	20 00
La Cie. Industrielle de Joliette.	Joliette, Qué.	5	500 00	100 00
Lamarche, J. A., Ptre.	L'Assomption, Qué.	5	500 00	100 00
Morin, J. T.	Montréal, Qué.	10	1,000 00	200 00
Martin, Frères & Cie., Ltée.	"	5	500 00	100 00
Marchand, C. A.	"	10	1,000 00	200 00
Martineau, O. & Fils, Ltée.	"	20	2,000 00	400 00
Meunier, Elie.	St. Jérôme, Qué.	1	100 00	20 00
Morin, L. P. & Fils.	St. Hyacinthe, Qué.	5	500 00	100 00
Mathieu, J. O.	Montréal, Qué.	10	1,000 00	200 00
Martineau & Prénoveau.	"	25	2,500 00	500 00
Mercure, Alfred.	"	10	1,000 00	200 00
Meunier, E.	"	2	200 00	40 00
Meunier & Cie. Frs.	Ahuntsic, Qué.	1	100 00	20 00
Marsan & Frère.	Montréal, Qué.	5	500 00	100 00
Morin, Clovis.	"	3	300 00	60 00
Marcotte, A., M.D.	St. Basile, Co. Portneuf.	2	200 00	40 00
Martial, Jos. & Fils.	Maisonneuve, Qué.	1	100 00	20 00
Marchand, Antoine.	St. Tite, Co. Champlain.	2	200 00	40 00
Millen & Frère.	Ahuntsic, Qué.	3	300 00	60 00
Meunier, O. B.	Maisonneuve, Qué.	1	100 00	20 00
Mercure, A.	Drummondville, Qué.	2	200 00	40 00
Martin, Cyrille.	Montréal, Qué.	15	1,500 00	300 00
Massicotte, J. P. H., M.D.	Victoriaville, Qué.	2	200 00	40 00
Morrisette, C. E. Emile Ltée.	Québec, Qué.	5	500 00	100 00
Malo, Edgar.	Montréal, Qué.	1	100 00	20 00
Marineau, Henri.	Maisonneuve, Qué.	1	100 00	20 00
Marchand, Zéphirin & Fils.	Trois Rivières, Qué.	5	500 00	100 00
Marion, J. P.	Marion Station, Co. La- belle, Qué.	1	100 00	20 00
Massicotte, L.	Montréal, Qué.	2	200 00	40 00
McLaren, W. Frederick.	"	2	200 00	40 00
McLaren, R. W.	"	1	100 00	20 00
Millette, Léonile.	Rosemont, Qué.	5	500 00	100 00
Mercure, J. Rosario.	Montréal, Qué.	1	100 00	20 00
Marchand, O.	"	1	100 00	20 00
Mageau, J. E.	L'Epiphanie, Qué.	5	500 00	100 00
Maric, J. A.	Montréal, Qué.	5	500 00	100 00
Martineau, J. B.	Maisonneuve, Qué.	4	400 00	80 00
Martineau, J. O.	Montreal, Qué.	25	2,500 00	500 00
Marcout, G.	"	5	500 00	100 00
Morin, J. H. G., M.D.	Ottawa, Ont.	5	500 00	100 00
Martel, J. L. H., M.D.	Montréal, Qué.	25	2,500 00	500 00
Marsh, Mrs. Annie M.	Québec, Qué.	5	500 00	100 00
Martineau, O.	Montréal, Qué.	100	10,000 00	2,000 00
Normand, A. N.	Montmagny, Qué.	10	1,000 00	200 00
Noel, L. O.	Sherbrooke, Qué.	1	100 00	20 00
Normand & Legaré.	Montréal, Qué.	2	200 00	40 00
Normandin, Ovide.	"	50	5,000 00	1,000 00
Ouellette & St. Pierre.	St. Lambert, Qué.	1	100 00	20 00
Préfontaine, Thos., Jr.	Montréal, Qué.	10	1,000 00	200 00
Pariseau & Frère.	"	1	100 00	20 00
Parent, J. C.	"	10	1,000 00	200 00
Pichette, Alfred.	"	1	100 00	20 00
Paquette, Ferdinand.	"	2	200 00	40 00
Pepin, E. M. R.	St. Basile, Co. Portneuf.	2	200 00	40 00

SESSIONAL PAPER No. 8

## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Pauze & Gohier.....	Montreal, Qué.....	2	200 00	40 00
Pepin, D. B.....	Magog, Co. Stanstead..	1	100 00	20 00
Presseau, J. A.....	Montreal, Qué.....	1	100 00	20 00
Piché, J. G., M.D.....	".....	75	7,500 00	1,000 00
Paradis & Boisvert.....	".....	1	100 00	20 00
Prud'homme & Frère.....	Verdun, Qué.....	1	100 00	20 00
Perrault Printing Co.....	Montreal, Qué.....	1	100 00	20 00
Pouliot, Arthur.....	Québec, Qué.....	1	100 00	20 00
Panneton, E. F.....	Trois Rivières, Qué.....	4	400 00	80 00
Préfontaine, E. & Fils.....	Longueuil, Qué.....	5	500 00	100 00
Pagé, Philémon.....	Montréal, Qué.....	7	700 00	140 00
Patenaude, Eugène.....	Outremont, Qué.....	5	500 00	100 00
Paquette, Achille & Albert, Drs.....	Québec, Qué.....	30	3,000 00	600 00
Picotte, J. N., M.D.....	Montréal, Qué.....	20	2,000 00	400 00
Papineau, C. L.....	Outremont, Qué.....	10	1,000 00	200 00
Papineau, G.....	Montréal, Qué.....	5	500 00	100 00
Parker, W. H.....	Buckingham, Qué.....	1	100 00	20 00
Peters, L. J., Ltd.....	Québec, Qué.....	1	100 00	20 00
Perras, O.....	Montréal, Qué.....	1	100 00	20 00
Papineau, Hormidas.....	".....	1	100 00	20 00
Patenaude, O.....	".....	10	1,000 00	200 00
Paquin, J. H.....	Outremont, Qué.....	5	500 00	100 00
Pagé, J. E. Cha.....	Montréal, Qué.....	1	100 00	20 00
Prévost, Adolphe.....	".....	5	500 00	100 00
Picard, Léger.....	Québec, Qué.....	3	300 00	60 00
Phaneuf, Ed.....	Maisonneuve, Qué.....	1	100 00	20 00
Pelletier, J.....	Montréal, Qué.....	50	5,000 00	1,000 00
Phaneuf, J. E.....	St. Hugues, Qué.....	10	1,000 00	200 00
Robin & Frères.....	Montréal, Qué.....	2	200 00	40 00
Roberge, Jos.....	".....	2	200 00	40 00
Rhéaume, Joseph.....	Maisonneuve, Qué.....	5	500 00	100 00
Roger, Alphée.....	Pont-Viau, Co. Laval.....	1	100 00	20 00
Richard, Archibald.....	Maisonneuve, Qué.....	1	100 00	20 00
Reed, Walter.....	Montréal, Qué.....	1	100 00	20 00
Robillard, H.....	".....	3	300 00	60 00
Richard, Elie.....	Québec, Qué.....	1	100 00	20 00
Robillard, Clément.....	Montréal, Qué.....	100	10,000 00	2,000 00
Riopel, Edmond.....	Rosemont, Qué.....	1	100 00	20 00
Rhéaume, Arthur.....	Montréal, Qué.....	2	200 00	40 00
Riberdy, J. A., M.D.....	La Tuque Falls, Qué.....	10	1,000 00	200 00
Royal Toilet Service.....	Montréal, Qué.....	6	600 00	120 00
Robin, L. E.....	".....	3	300 00	60 00
Rousseau, Alf.....	".....	1	100 00	20 00
Ready, Arthur.....	".....	10	1,000 00	200 00
Sarrasin, Nap.....	".....	5	500 00	100 00
St. Amand, Joseph.....	".....	5	500 00	100 00
Sheppard, Jas. & Son.....	Sorel, Qué.....	5	500 00	100 00
Saunure, Philippe.....	Montréal, Qué.....	5	500 00	100 00
Sauvageau, Ursisse.....	".....	1	100 00	20 00
Shinnick, J. A.....	".....	5	500 00	100 00
Sauriol, Joseph.....	".....	10	1,000 00	200 00
Savard, Donat.....	Maisonneuve, Qué.....	1	100 00	20 00
Senécal & Quidoz.....	Ste. Thérèse, Qué.....	2	200 00	40 00
Sicotte, Josephat.....	Maisonneuve, Qué.....	1	100 00	20 00
Sauvé, Téléphore.....	Verdun, Qué.....	5	500 00	100 00
Standard Line & Quarry Co., Ltd.....	Joliette, Qué.....	5	500 00	100 00
Simard, Maxime.....	Maisonneuve, Qué.....	2	200 00	40 00
Strachan, James Reg.....	Montréal, Qué.....	5	500 00	100 00
Strachan, A. & L.....	".....	2	200 00	40 00
Séminaire, St. Sulpice.....	".....	100	10,000 00	2,000 00
Surveyer, L. J. A.....	".....	10	1,000 00	200 00
Sauvé, Chs., M.V.....	St. Guillaume d'Upton.....	4	400 00	80 00
St. Pierre, J. C., M.D.....	Sherbrooke, Qué.....	80	8,000 00	1,600 00
Tremblay, J. E.....	Montréal, Qué.....	10	1,000 00	200 00

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THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Tardif, O.....	Maisonneuve, Qué.....	2	200 00	40 00
Tremblay, F.....	Montréal, Qué.....	10	1,000 00	200 00
Tessier, Edouard.....	Maisonneuve, Qué.....	10	1,000 00	200 00
Tardif, Wilfrid.....	Viauville, Qué.....	30	3,000 00	600 00
The Standard Paper Box Co., Ltd.....	Montréal, Qué.....	1	100 00	20 00
The King Paper Box Co., Ltd.....	Maisonneuve, Qué.....	2	200 00	40 00
Tessier, H.....	Montréal, Qué.....	5	500 00	100 00
The Tourville Lumber Mills.....	".....	10	1,000 00	200 00
The Victoriaville Furniture Co.....	Victoriaville, Qué.....	5	500 00	100 00
The Victoria Clothing Co.....	".....	1	100 00	20 00
The Canadian Rattan Chair Co., Ltd.....	".....	2	200 00	40 00
The Canada Mattress Mfg. Co.....	".....	3	300 00	60 00
The Canadian Buffalo Forge Co.....	Montréal, Qué.....	1	100 00	20 00
Tourigny & Marois.....	Québec, Qué.....	5	500 00	100 00
Terreau & Racine.....	".....	5	500 00	100 00
Thivierge, Eugène.....	".....	5	500 00	100 00
The Royal Paper Box Co.....	".....	5	500 00	100 00
Turmaine, Narcisse.....	Montréal, Qué.....	1	100 00	20 00
Thériault, J. E.....	".....	50	5,000 00	1,000 00
Thouin, Gaspard.....	".....	75	7,500 00	1,500 00
Thériault, P.....	Montréal, Qué.....	2	200 00	40 00
Truchon, Henri.....	".....	5	500 00	100 00
Trudeau, J. C. E.....	".....	20	2,000 00	400 00
Tourigny, Paul.....	Victoriaville, Qué.....	3	300 00	60 00
Villeneuve, L. & Co.....	Montréal, Qué.....	10	1,000 00	200 00
Vaillancourt, B.....	".....	2	200 00	40 00
Vessot, S.....	Joliette, Qué.....	10	1,000 00	200 00
Viau, I. & Fils.....	St. Jérôme, Qué.....	2	200 00	40 00
Varin, Victor.....	Montréal, Qué.....	1	100 00	20 00
Vadeboncoeur, Edmond.....	".....	5	500 00	100 00
Vaillancourt, Louis.....	".....	1	100 00	20 00
Vézina, Chas., Eng.....	Québec, Qué.....	2	200 00	40 00
Valois, J. J.....	Outremont, Qué.....	5	500 00	100 00
Villeneuve, L.....	Montréal, Qué.....	10	1,000 00	200 00
Vincent, Paradis & Cie.....	".....	1	100 00	20 00
Villeneuve, J. Arthur.....	".....	80	8,000 00	1,600 00
Warwick Overall Co.....	Warwick Co., Arthab'a.....	1	100 00	20 00
Welsh, D.....	Montréal, Qué.....	1	100 00	20 00
Warren, Wilfred.....	".....	20	2,000 00	400 00
Wayland, W. A.....	".....	5	500 00	100 00
Bélanger, O.....	".....	5	500 00	100 00
Carignan, J. Alex.....	Trois Rivières, Qué.....	1	100 00	20 00
Cambonne, Auguste.....	Montréal, Qué.....	2	200 00	40 00
Fashion Craft Mfgs., Ltd.....	".....	5	500 00	100 00
Grandbois, M. A., Eng.....	St. Casimir, Qué.....	10	1,000 00	200 00
Hamon & Hess.....	Montréal, Qué.....	1	100 00	20 00
Ouinnet, Honorat.....	Ste. Rose, Qué.....	2	200 00	40 00
Quintal, Omer.....	Montréal, Qué.....	5	500 00	100 00
Quebec Glove Leather Mfr.....	Limouilou, Qué.....	1	100 00	20 00
Desormeaux, Jos.....	Montréal, Qué.....	2	200 00	40 00
Lapointe, Albert.....	Limouilou, Qué.....	2	200 00	40 00
Canada Lime & Builders Supply Co.....	Montréal, Qué.....	2	200 00	40 00
Thomson, W. H.....	Thurso, Qué.....	5	500 00	100 00
Caron & Surprenant.....	Maisonneuve, Qué.....	1	100 00	20 00
Constantineau, Paul.....	Montréal, Qué.....	5	500 00	100 00
Dagenais, H.....	".....	9	900 00	180 00
Hamelin, T.....	Trois Rivières, Qué.....	5	500 00	100 00
Dupuis, J. N.....	Montréal, Qué.....	51	5,100 00	1,020 00
Totals.....			5,000 \$500,000 00	\$ 99,500 00

## SESSIONAL PAPER No. 8

## MOOSE, THE GRAND LODGE OF THE LOYAL ORDER OF, IN THE DOMINION OF CANADA.

LIST OF OFFICERS—(As at April 9, 1918.)

Fred Beard, jr., Past Grand Dictator; Norman G. Heyd, Grand Dictator; J. Pitt, Vice-Grand Dictator; M. J. O'Hara, Grand Prelate; R. H. Brandon, Grand Sec.; P. D. Knowles, Grand Treas.; A. J. Kearney; Grand Sergt.-at-Arms; M. Magee—Deputy Grand Secretary.

## THE MOUNT ROYAL ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 13, 1918.)

Hon. H. B. Rainville, Pres.; Hon. Senator J. M. Wilson, Vice-Pres.; Neuville Belleau, Hon. J. L. Décarie, K.C., H.A. Ekers, Sir Lomer Gouin, P. Rainville, Hon. N. Pérodeau, M.L.C.; E. A. Ouimet.

LIST OF SHAREHOLDERS—(As at December 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Beaubien, L. G & Co.....	Montreal, Que.....	30	300 00	300 00
Beauchemin, L. J. O.....	".....	50	500 00	500 00
Beckett, G.....	Victoriaville, Que.....	14	140 00	140 00
Beckit, O. G.....	Montreal, Que.....	100	1,000 00	1,000 00
Belleau, Neuville.....	Quebec, Que.....	150	1,500 00	1,500 00
Berger, Succ. Chas.....	Montreal, Que.....	50	500 00	500 00
Boisvert, J. H.....	Quebec, Que.....	17	170 00	170 00
Brassard, A. R.....	Montreal, Que.....	85	850 00	850 00
Brunet, P.....	".....	25	250 00	250 00
Brassard, Evariste.....	".....	20	200 00	200 00
Cardinal, Succ. J. T.....	".....	50	500 00	500 00
Caron, Rev. J. B. T.....	St. Maurice, Que.....	100	1,000 00	1,000 00
Chaput, C.....	Montreal, Que.....	100	1,000 00	1,000 00
Charland, A.....	".....	40	400 00	400 00
Clément, J. E.....	".....	4,378	43,780 00	43,780 00
Clément, J. E. in trust.....	".....	40	400 00	400 00
Clément, Mde. J. E.....	".....	35	350 00	350 00
Copping, W. J.....	Joliette, Que.....	100	1,000 00	1,000 00
Clément, Succ. J. E., Sr.....	Montreal, Que.....	25	250 00	250 00
Chalifoux, J. H.....	".....	100	1,000 00	1,000 00
D'Argencourt, L. O.....	".....	100	1,000 90	1,000 00
Décarie, Hon. J.....	".....	1,260	12,600 00	12,600 00
Dubuc, A.....	".....	10	100 00	100 00
Dufour, J.....	St. Moise, Que.....	10	100 00	100 00
Ekers, H. A.....	Montreal, Que.....	375	3,750 00	3,750 00
Ethier, J.....	".....	100	1,000 00	1,000 00
Josephine G. McAdam.....	".....	100	1,000 00	1,000 00
Fiset, Hon. J. B. R.....	Ottawa, Ont.....	50	500 00	500 00
Fournier, J. E.....	Montreal, Que.....	25	250 00	250 00
Garipey, H.....	".....	20	200 00	200 00
Granger, F. J.....	".....	50	500 00	500 00
Gouin, Sir Lomer.....	Quebec, Que.....	175	1,750 00	1,750 00
Grothé, R. O., A. A. and L. E.....	Montreal, Que.....	100	1,000 00	1,000 00
Lamy, H.....	".....	50	500 00	500 00
Larue, L. Jr.....	".....	50	500 00	500 00
Lemieux, J. H.....	Montreal, Que.....	25	250 00	250 00
Lepréance, A. P.....	".....	50	500 00	500 00
Letendre, J. B.....	".....	10	100 00	100 00
Larivière, Emery.....	".....	300	3,000 00	3,000 00

8 GEORGE V, A. 1918

THE MOUNT ROYAL ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Langlais, Mde. Vve. Henri.....	Montreal, Que.....	75	750 00	750 00
Majeau, Jos. ....	" .....	50	500 00	500 00
Mathieu, Succ. J. B. B. ....	" .....	30	300 00	300 00
Maurault, Mde. L. B. ....	L'Assomption, Que .....	400	4,000 00	4,000 00
Macdonald, J. R. ....	Montreal, Que .....	25	250 00	250 00
McKergow, J. ....	" .....	25	250 00	250 00
McNally, Mrs. Annie.....	" .....	275	2,750 00	2,750 00
Normandin, A. ....	" .....	200	2,000 00	2,000 00
Normandin, J. ....	" .....	50	500 00	500 00
Ouimet, Hon. J. A. ....	" .....	160	1,600 00	1,600 00
Paterson, Mary Ethel.....	" .....	50	500 00	500 00
Pérodeau, Hon. N. ....	" .....	2,100	21,000 00	21,000 00
La Banque d'Hochelega.....	" .....	229	2,290 00	2,290 00
Pelletier, Hon. L. P. ....	Quebec, Que.....	175	1,750 00	1,750 00
Phelan, F. E. ....	Montreal, Que.....	10	100 00	100 00
Plouffe, H. ....	" .....	30	300 00	300 00
Préfontaine, T. ....	" .....	50	500 00	500 00
Prevost, E. ....	" .....	11	110 00	110 00
Philps, A. ....	Huntingdon, Que .....	20	200 00	200 00
Rainville, Henri F. ....	Montreal, Que.....	50	500 00	500 00
Rainville, Hon. H. B. ....	" .....	\$ 351	\$3,510 00	\$3,510 00
Rougier, P. V. ....	" .....	10	100 00	100 00
Roy, Clothilde .....	" .....	50	500 00	500 00
Rainville, Eugénie A. ....	" .....	500	5,000 00	5,000 00
Rainville, Paul .....	" .....	200	2,000 00	2,000 00
Séminaire de Montreal.....	" .....	685	6,850 00	6,850 00
Santoire, A. T. Z. ....	St. Chrysostôme, Que ..	50	500 00	500 00
Savard, Mde. J. A. ....	Montreal, Que.....	5	50 00	50 00
Simard, A. ....	" .....	80	800 00	800 00
St. Germain, F. ....	" .....	20	200 00	200 00
La Communauté des Soeurs de la Visitation				
Ste. Marie .....	Ottawa West, Ont.....	50	500 00	500 00
Thibaudeau, A. ....	Montreal, Que.....	10	100 00	100 00
Toohy, J. ....	" .....	25	250 00	250 00
Tremblay, W. ....	" .....	10	100 00	100 00
Trenholm, W. H. ....	" .....	10	100 00	100 00
Trudel, J. D. ....	" .....	25	250 00	250 00
Vaillancourt, J. A. ....	" .....	100	1,000 00	1,000 00
Villeneuve, Mde. J. B. ....	" .....	50	500 00	500 00
Ward, J. ....	" .....	20	200 00	200 00
Warren, J. L. ....	" .....	100	1,000 00	1,000 00
Wilson, Hon. J. M. ....	" .....	2,000	20,000 00	20,000 00
Ouimet, E. A. ....	" .....	140	1,400 00	1,400 00
Lett, F. A. ....	Barrie, Ont .....	50	500 00	500 00
Hudon, Marie Léa Cora.....	Waterloo, Que .....	50	500 00	500 00
Deslauriers, Nap. ....	Montreal, Que.....	25	250 00	250 00
Totals .....		25,000	\$250,000 00	\$ 250,000 00



## SESSIONAL PAPER No. 8

## THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at Dec. 31, 1917.)

D. K. Ridout, Pres.; Chas. F. Dale and R. C. Holden, Vice-Pres.; W. T. Bradshaw, W. P. Murray, W. D'E. Strickland, J. D. Montgomery, A. W. Robertson, J. J. Meagher, K.C., M. J. Butler, C.M.G., W. S. Dresser.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed	Amount. paid in cash.
			\$ cts.	\$ cts.
Bradshaw, W. T.....	Toronto, Ont.....	75	7,500 00	2,500 00
Dale, Chas. F.....	Montreal, P.Q.....	1,001	100,100 00	20,033 33
Dyment, A. E.....	Toronto, Ont.....	75	7,500 00	2,500 00
Gittleson, Leonard.....	Montreal, P.Q.....	5	500 00	166 66
Mathias, P. F.....	".....	10	1,000 00	1,000 00
Meagher, J. J. (in trust).....	".....	80	8,000 00	6,600 00
Montgomery, J. D.....	Toronto, Ont.....	70	7,000 00	2,733 33
Murphy, Miss L. V.....	Montreal, P.Q.....	160	16,000 00	4,000 00
Murray, W. Parkyn.....	Toronto, Ont.....	25	2,500 00	2,500 00
McCulloch, Miss J. H.....	Montreal, P.Q.....	10	1,000 00	333 33
Peacock, P. W.....	".....	130	13,000 00	3,000 00
Potter, P. E.....	".....	112	11,200 00	2,400 00
Strickland, W. D'E.....	Toronto, Ont.....	30	3,000 00	1,000 00
Holden, R. C.....	Montreal, P.Q.....	55	5,500 00	5,500 00
Macpherson, A. J.....	".....	30	3,000 00	1,000 00
Shirres, D. A.....	".....	30	3,000 00	1,000 00
Peacock, Wm.....	Winnipeg, Man.....	50	5,000 00	1,666 66
Ness, Mrs. M. S.....	Ottawa, Ont.....	10	1,000 00	333 33
Ridout, H. E.....	Toronto, Ont.....	10	1,000 00	333 33
Dickson, J. E. E.....	Montreal, P.Q.....	10	1,000 00	333 33
Birks, Gerald W.....	".....	30	3,000 00	1,000 00
Clelland, Wm.....	".....	25	2,500 00	833 33
Willmott, Jno. H.....	Bracebridge, Ont.....	40	4,000 00	4,000 00
Robertson, A. W.....	Montreal, P.Q.....	130	13,000 00	3,000 00
Quinlan, Hugh.....	".....	130	13,000 00	3,000 00
Meagher, Muriel C.....	".....	72	7,200 00	2,400 00
Dresser, W. S.....	Sherbrooke, P.Q.....	25	2,500 00	833 33
Meagher, Jno. J.....	Montreal, P.Q.....	30	3,000 00	1,000 00
Baillie, F. W.....	Toronto, Ont.....	50	5,000 00	1,666 66
Ridout, Douglas K.....	".....	225	22,500 00	4,500 00
McCulloch, Mrs. M. S.....	Montreal, P.Q.....	10	1,000 00	333 33
Sproul Robert.....	Toronto, Ont.....	4	400 00	133 33
Holden, Jas. C.....	Montreal, P.Q.....	25	2,500 00	2,500 00
Mosher, Mrs. M. C.....	".....	30	3,000 00	1,000 00
Wood, F. P.....	Toronto, Ont.....	50	5,000 00	1,666 67
Butler, Matthew, J.....	Montreal, P.Q.....	100	10,000 00	2,000 00
Doherty, Hugh.....	".....	100	10,000 00	2,000 00
Bird, J. Godfrey.....	".....	10	1,000 00	1,000 00
Totals.....		3,064	\$306,400 00	\$ 90,799 95

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## THE NORTH EMPIRE FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 18, 1918.)

J. A. Thompson, Pres.; M. Long and W. M. Fisher, Vice-Presidents; J. D. McArthur, Colin Inkster, F. W. Drewry, D. L. Mather, D. F. Coyle, C. A. Adamson, W. A. Hebblewhite.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Adamson, Long & McDonald.....	Winnipeg, Man.....	50	5,000 00	1,500 00
Adair, Thos.....	Treherne, Man.....	12½	1,250 00	375 00
Adamson, J. E.....	Winnipeg, Man.....	25	2,500 00	750 00
Adamson, Mrs. Mary W.....	".....	11	1,100 00	330 00
Adamson, Alan B.....	".....	35	3,500 00	1,050 00
Adamson, C. A.....	".....	108	10,800 00	3,240 00
Argue, Wm. P.....	Vancouver, B.C.....	2½	250 00	75 00
Appleton, Jno.....	Toronto, Ont.....	5	500 00	150 00
Axford, Annie.....	Winnipeg, Man.....	3	300 00	90 00
Ashley, W. W.....	Saskatoon, Sask.....	13	1,300 00	390 00
Atkinson, C. L.....	Wawanesa, Man.....	10	1,000 00	300 00
Alpine, John Chas.....	Joliet, Ill.....	5	500 00	150 00
Adair, John.....	Treherne, Man.....	5	500 00	150 00
Agnew, Thos. J.....	Prince Albert, Sask.....	13	1,300 00	390 00
Armitage, R. W.....	Roland, Man.....	13	1,300 00	390 00
Bell, Mrs. C. E.....	Saskatoon, Sask.....	100	10,000 00	3,000 00
Bain, Alex.....	Winnipeg, Man.....	25	2,500 00	750 00
Bettes, Jas. W.....	".....	50	5,000 00	1,500 00
Bell, Mrs. Elizabeth.....	".....	105	10,500 00	3,150 00
Bashford, Wm. B.....	Rosthern, Sask.....	100	10,000 00	3,000 00
Boggs, J. G.....	Saskatoon, Sask.....	50	5,000 00	1,500 00
Brock, J. H. (estate).....	Winnipeg, Man.....	4	400 00	120 00
Breton, Mrs. N.....	Letellier, Man.....	1	100 00	30 00
Bullman, W. J.....	Winnipeg, Man.....	5	500 00	150 00
Bray, G. H.....	Morden, Man.....	5	500 00	150 00
Bond, Amos.....	Roland, Man.....	2½	250 00	75 00
Baker, A. H.....	Rosebank, Man.....	12½	1,250 00	375 00
Bristol, J. Wesley.....	Victoria, B.C.....	25	2,500 00	750 00
Black, Miss Jean E.....	Morden, Man.....	2½	250 00	75 00
Bjorstead, Julius.....	St. Paul, Minn.....	5	500 00	150 00
Black, John Henry.....	Morden, Man.....	5	500 00	150 00
Brethour, R. W.....	Hamiota, Man.....	5	50 00	15 00
Christie, Jonas.....	Glenboro, Man.....	12½	1,250 00	375 00
Campbell, A. A.....	Vancouver, B.C.....	2½	250 00	75 00
Campbell, L.....	".....	2½	250 00	75 00
Chambers, John Hudson.....	Winnipeg, Man.....	13	1,300 00	390 00
Chadwick, Ashford (estate).....	".....	1	100 00	30 00
Church, Miss E. J.....	".....	5	500 00	150 00
Carlin, Mrs. Florence.....	Victoria, B.C.....	15	1,500 00	450 00
Clarkson, Worrell.....	St. Paul, Minn.....	1	100 00	30 00
Cameron, John A.....	Rathwell, Man.....	5	500 00	150 00
Chalmers, H. J.....	Manitou, Man.....	5	500 00	150 00
Cornwall, W. A.....	Clareholm, Alta.....	5	500 00	150 00
Carrothers, J. W.....	Methven, Man.....	12½	1,250 00	375 00
Cherry, Harry T.....	Winnipeg, Man.....	5	500 00	150 00
Coyle, D. F.....	".....	25	2,500 00	750 00
Chambers, Robert.....	Gretna, Man.....	20	2,000 00	600 00
Campbell, R. J.....	Boissevain, Man.....	2½	250 00	75 00
Crawford, W. E.....	Brandon, Man.....	10	1,000 00	300 00
Cannon, Charles.....	Belmont, Man.....	7½	750 00	225 00
Campbell, E. J.....	Estevan, Sask.....	5	500 00	150 00
Castell, Sophia A. H.....	Belmont, Man.....	5	500 00	150 00

## SESSIONAL PAPER No. 8

## THE NORTH EMPIRE FIRE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Clinksill, James.....	Saskatoon, Sask.....	5	500 00	150 00
Couling, Pierce.....	Wawanesa, Man.....	5	500 00	150 00
Crease, Lindley.....	Victoria, B.C.....	24	250 00	75 00
Chubb, Benjamin.....	North Vancouver, B.C.	124	1,250 00	375 00
Carpenter, Oscar A.....	Sully, Iowa.....	124	1,250 00	375 00
Coo, George H.....	Fort William, Ont.....	5	500 00	150 00
Crawford, Miss A. G.....	Ottawa, Ont.....	10	1,000 00	300 00
Canada Terr. Corporation.....	Winnipeg, Man.....	649	84,900 00	19,470 00
Drewry, E. L.....	".....	5	500 00	150 00
Drewry, F. W.....	".....	30	3,000 00	900 00
Dewart, E. H.....	".....	5	500 00	150 00
Deans, W. J.....	Brandon, Man.....	13	1,300 00	390 00
Deeves, Griffin H.....	Chicago, Ill.....	10	1,000 00	300 00
Davidson, Gilbert E.....	Manitou, Man.....	5	500 00	150 00
Dundas, Henry.....	Miami, Man.....	74	750 00	225 00
Denegre, James D.....	St. Paul, Minn.....	5	500 00	150 00
Dingwall, D. R. (estate).....	Winnipeg, Man.....	24	250 00	75 00
Duncan, James.....	Glenboro, Man.....	5	500 00	150 00
Dingle, G. S.....	Calgary, Alta.....	5	500 00	150 00
Elliott, A. J. and O. J. H.....	Wawanesa, Man.....	25	2,500 00	750 00
Elliott, A. J.....	Carnduff, Sask.....	13	1,300 00	390 00
Elliott, A. R.....	Chicago, Ill.....	10	1,000 00	300 00
Fess, W. P.....	Winnipeg, Man.....	31	3,100 00	930 00
Friesen, Jacob L.....	Gretna, Man.....	25	2,500 00	750 00
Friesen, Jacob P.....	".....	50	5,000 00	1,500 00
Friesen, Peter J.....	".....	25	2,500 00	750 00
Fahey, Joseph.....	Winnipeg, Man.....	50	5,000 00	1,500 00
Fisher, W. M.....	".....	200	20,000 00	6,000 00
Fairbairn, Alex.....	Carnduff, Sask.....	124	1,250 00	375 00
Fairbairn, Geo.....	".....	124	1,250 00	375 00
Foulds, A. H.....	".....	8	800 00	240 00
Fitzhenry, W. D. Tight.....	Myrtle, Man.....	124	1,250 00	375 00
Fleming, Edgar.....	Victoria, B.C.....	3	300 00	90 00
Fairfax, W. H.....	Holland, Man.....	74	750 00	225 00
Frederickson, J. S.....	Glenboro, Man.....	5	500 00	150 00
Frank, Mrs. R. W.....	Minto, Man.....	5	500 00	150 00
Farghny, John H.....	La Riviere, Man.....	1	50 00	15 00
Fife, Gordon.....	Crystal City, Man.....	5	500 00	150 00
Fellows, Archie.....	Victoria, B.C.....	5	500 00	150 00
Foulds, W. R.....	Carnduff, Sask.....	38	3,800 00	1,140 00
Fitzpatrick, Frank J.....	Newdale, Man.....	20	2,000 00	600 00
Grant, Geo. J.....	St. Paul, Minn.....	5	500 00	150 00
Galt, Geo. F.....	Winnipeg, Man.....	5	500 00	150 00
Guthrie, Archibald (estate).....	St. Paul, Minn.....	5	500 00	150 00
Green, Jos. E.....	Wawanesa, Man.....	24	250 00	75 00
Garbutt, O. D.....	Crystal City, Man.....	1	100 00	30 00
Gillen, Mrs. Maud.....	Winnipeg, Man.....	24	250 00	75 00
Hebblewhite, W. A.....	".....	100	10,000 00	3,000 00
Heubach, Mrs. Elizabeth H.....	Montreal, Que.....	50	5,000 00	1,500 00
Harris, Henry.....	Victoria, B.C.....	3	300 00	90 00
Hettle, John.....	Fairfax, Man.....	1	100 00	30 00
Hamilton, Janet.....	Victoria, B.C.....	124	1,250 00	375 00
Hnli, J. D.....	Vancouver, B.C.....	5	500 00	150 00
Herriott, William.....	Souris, Man.....	5	500 00	150 00
Huston, James.....	Manitou, Man.....	5	500 00	150 00
Hodgson, James H.....	Roland, Man.....	374	3,750 00	1,125 00
Hefford, Chas. W.....	Miami, Man.....	24	250 00	75 00
Hedderley, John E.....	Grandview, Man.....	5	500 00	150 00
Hanson, A. H.....	Saskatoon, Sask.....	25	2,500 00	750 00
Hutchinson, H. W.....	Winnipeg, Man.....	100	10,000 00	3,000 00
Hay, Robert F.....	".....	20	2,000 00	600 00
Hamilton, W. L.....	Passburg, Alta.....	50	5,000 00	1,500 00
Haverson, John H.....	Carman, Man.....	5	500 00	150 00
Higgins, A. F.....	Roland, Man.....	3	300 00	90 00
Halpenny, J.....	Winnipeg, Man.....	124	1,250 00	375 00

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## THE NORTH EMPIRE FIRE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Holditch, Miss Constance M.	Winnipeg, Man.	5	500 00	150 00
Hudson, Horace V.	"	2 <sup>1</sup> / <sub>2</sub>	250 00	75 00
Hamilton, J. J.	Minneapolis, Minn.	3	300 00	90 00
Houghton, Raymond R.	Belmont, Man.	1	100 00	30 00
Hodgson, William T.	Roland, Man.	38	3,800 00	1,140 00
Inkster, Colin.	Winnipeg, Man.	50	5,000 00	1,500 00
Jordan, Wm.	"	100	10,000 00	3,000 00
Jackson, Wemyss.	Hinsdale, Ill.	10	1,000 00	300 00
Jackson, Wm.	Holland, Man.	5	500 00	150 00
Johanson, R. E.	Minneapolis, Minn.	1 <sup>1</sup> / <sub>2</sub>	150 00	45 00
Johnson Bros.	Minto, Man.	12 <sup>1</sup> / <sub>2</sub>	1,250 00	375 00
Jones, Oswald Meredith.	Victoria, B.C.	25 <sup>1</sup> / <sub>2</sub>	2,500 00	750 00
Jones, Frederick W.	"	12 <sup>1</sup> / <sub>2</sub>	1,250 00	375 00
Keene, Harold.	Winnipeg, Man.	2 <sup>1</sup> / <sub>2</sub>	250 00	75 00
Kerr, O. W. & Co.	Minneapolis, Minn.	5	500 00	150 00
Kane, Paul.	Rathwell, Man.	5	500 00	150 00
Konantz, Edward A.	St. Paul, Minn.	5	500 00	150 00
Kirk, Mrs. Mary E.	Myrtle, Man.	12 <sup>1</sup> / <sub>2</sub>	1,250 00	375 00
Kirk, Thomas W.	"	23 <sup>1</sup> / <sub>2</sub>	2,350 00	705 00
Kerr, Ezra.	Crystal City, Man.	2 <sup>1</sup> / <sub>2</sub>	250 00	75 00
Kenny, John.	Victoria, B.C.	8	800 00	240 00
Kenaston, Frederick E.	Minneapolis, Minn.	100	10,000 00	3,000 00
Kisbey, R. C.	Estevan, Sask.	50	5,000 00	1,500 00
Kelley, W. C.	West Summerland, B.C.	50	5,000 00	1,500 00
Kennedy, Finlay.	Regina, Sask.	3	300 00	90 00
Laycock, J. S.	"	30	3,000 00	900 00
Lockhart, W. T.	Carnduff, Sask.	13	1,300 00	390 00
Limback, Jos. A.	Chicago, Ill.	13	1,300 00	390 00
Livingston, Peter.	Morden, Man.	3	300 00	90 00
Long, Michael.	Winnipeg, Man.	405	40,500 00	12,150 00
Long, William.	"	20	2,000 00	600 00
Long, W. S.	"	15	1,500 00	450 00
Lamont, Hon. John R.	Regina, Sask.	50	5,000 00	1,500 00
Laughlin, J. Bell.	Cartwright, Man.	2 <sup>1</sup> / <sub>2</sub>	250 00	75 00
Laugtry, Robert.	Roland, Man.	3	300 00	90 00
Lloyd, M. T. L.	" Man.	5	500 00	150 00
Leslie, Frederick G.	St. Paul, Minn.	1	100 00	30 00
Leslie, John, Estate of.	Winnipeg, Man.	20	2,000 00	600 00
Locke, Corbet, Judge.	Morden, Man.	2 <sup>1</sup> / <sub>2</sub>	250 00	75 00
Law, William M.	Prince Rupert, B.C.	5	500 00	150 00
Long, James.	Whitby, Ont.	10	1,000 00	300 00
Mathar, D. L.	Winnipeg, Man.	250	25,000 00	7,500 00
Matheson, Duncan.	Inverness, Scotland.	20	2,000 00	600 00
Mather, R. A.	Vancouver, B.C.	50	5,000 00	1,500 00
Mulock, William Redford.	Winnipeg, Man.	2	200 00	60 00
Manning, Luther.	Crystal City, Man.	2 <sup>1</sup> / <sub>2</sub>	250 00	75 00
Morphy, John Henry.	Miami, Man.	15	1,500 00	450 00
Moore, Richard F.	Winnipeg, Man.	2 <sup>1</sup> / <sub>2</sub>	250 00	75 00
Manning, Robert F.	"	12 <sup>1</sup> / <sub>2</sub>	1,250 00	375 00
Mitchell, Hillyard.	"	5	500 00	150 00
Miller, P. H.	Duck Lake, Sask.	5	500 00	150 00
Moffatt, Frank B.	Morden, Man.	5	500 00	150 00
Mara, John Andrew.	Weyburn, Sask.	5	500 00	150 00
Martin, James E.	Victoria, B.C.	50	5,000 00	1,500 00
Morley, W. D. E.	Fort William, Ont.	25	2,500 00	750 00
Morrison, Miss A. M.	Winnipeg, Man.	5	500 00	150 00
McDonald, Donald H.	Calgary, Alta.	5	500 00	150 00
McKenty, F. D., Dr.	Fort Qu'Appelle, Sask.	424	42,400 00	12,720 00
McDonald, D. O.	Winnipeg, Man.	60	6,000 00	1,800 00
McKenty, Dr. James.	"	10	1,000 00	300 00
McArthur, John D.	"	50	5,000 00	1,500 00
McDonald, John A.	"	250	25,000 00	7,500 00
McIntyre, David Ross.	Fort Qu'Appelle, Sask.	50	5,000 00	1,500 00
McGregor, James.	Belmont, Man.	5	500 00	150 00
McLauchlan, R. D.	Clearwater, Man.	5	500 00	150 00
McTavish, Miss Sara.	Stockton, Man.	25	2,500 00	750 00
	Minto, Man.	1	100 00	30 00

SESSIONAL PAPER No. 8

## THE NORTH EMPIRE FIRE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
McLeod, D. N.....	Moosejaw, Sask.....	1	100 00	30 00
McKnight, George.....	Glenboro, Man.....	10	1,000 00	300 00
McMillan, Donald.....	Neepawa, Man.....	5	500 00	150 00
McCullough, Wm. Irvine.....	Cartwright, Man.....	1	100 00	30 00
McGill, David.....	Holland, Man.....	5	500 00	150 00
McCutcheon, John A.....	Glenboro, Man.....	10	1,000 00	300 00
McGillivray, Thos. D.....	Mather, Man.....	14	1,400 00	420 00
McKenzie, N. M. W. J.....	Fort William, Ont.....	10	1,000 00	300 00
Macintyre, L. C.....	Winnipeg, Man.....	5	500 00	150 00
McNeil, Frederick M.....	Coronation, Alta.....	12½	1,250 00	375 00
Newth, Reginald.....	Lipton, Sask.....	10	1,000 00	300 00
Newport, Reece M.....	St. Paul, Minn.....	1	100 00	30 00
McCullough, C. C.....	Fort William, Ont.....	5	500 00	150 00
Newton, Walter Selkirk.....	Winnipeg, Man.....	2	200 00	60 00
Oxendale, James.....	Victoria, B.C.....	3	300 00	90 00
Orchard, J. G.....	Evanston, Ill.....	3	300 00	90 00
Philips, Haskell L.....	Cartwright, Man.....	2½	250 00	75 00
Park, Jos.....	Rosebank, Man.....	5	500 00	150 00
Philips, Alex. (estate).....	Roland, Man.....	12½	1,250 00	375 00
Pfermmer, A. H.....	Myrtle, Man.....	12½	1,250 00	375 00
Philips, Jas.....	Roland, Man.....	2½	250 00	75 00
Platz, Paul P.....	Chicago, Ill.....	1	100 00	30 00
Pemberton, Frederick B.....	Victoria, B.C.....	50	5,000 00	1,500 00
Parker, Wm. A.....	Manitou, Man.....	10	1,000 00	300 00
Price, Harry, S.....	Winnipeg, Man.....	2½	250 00	75 00
Roberts, Edward.....	Treherne, Man.....	5	500 00	150 00
Ross, George.....	Roland, Man.....	13	1,300 00	390 00
Robin, Sir R. P.....	Winnipeg, Man.....	50	5,000 00	1,500 00
Roberts, Henry L.....	Grimsby, Ont.....	50	5,000 00	1,500 00
Ross, Jas. I. M.....	Cabri, Sask.....	10	1,000 00	300 00
Robertson, Thos. S.....	Holland, Man.....	25	2,500 00	750 00
Roberts, Rev. Thomas (estate).....	Treherne, Man.....	5	500 00	150 00
Riddell, Alex.....	High Bluff, Man.....	2	200 00	60 00
Ross, W. F.....	Brandon, Man.....	5	500 00	150 00
Rixon, H. L.....	".....	5	500 00	150 00
Ross, Wm. Randolph.....	Holland, Man.....	5	500 00	150 00
Reid, John Wm.....	Hartney, Man.....	1	100 00	30 00
Robinson, James.....	Boissevain, Man.....	3	300 00	90 00
Rawson, W. J.....	Brandon, Man.....	5	500 00	150 00
Rankin, George & Son.....	Oakner, Man.....	3	300 00	90 00
Riordon, John.....	Winnipeg, Man.....	50	5,000 00	1,500 00
Ryan, Thomas.....	".....	5	500 00	150 00
Richardson, R. D.....	".....	13	1,300 00	390 00
Smith, James Baird (estate).....	".....	15	1,500 00	450 00
Scarrow, Wellington.....	Rathwell, Man.....	2½	250 00	75 00
Smith, William B.....	New York, N.Y.....	5	500 00	150 00
Sparks, Francis F.....	Vancouver, B.C.....	6	600 00	180 00
Shannon, John Philip.....	Saskatoon, Sask.....	5	500 00	150 00
Stewart, Alexander.....	Holland, Man.....	55	5,500 00	1,650 00
Stewart, James.....	".....	65	6,500 00	1,950 00
Seaborn, W. E.....	Moosejaw, Sask.....	25	2,500 00	750 00
Stewart, Arthur (estate).....	Winnipeg, Man.....	25	2,500 00	750 00
Smith, H. H.....	".....	32	3,200 00	960 00
Smith, A. W. H.....	Brandon, Man.....	2½	250 00	75 00
Smith, P. A. (estate).....	Fort Frances, Ont.....	20	2,000 00	600 00
Simpson, R. M., M.D.....	Winnipeg, Man.....	12½	1,250 00	375 00
Smith, Alfred.....	Holland, Man.....	35	3,500 00	1,050 00
Speight, Miss Augusta.....	Winnipeg, Man.....	100	10,000 00	3,000 00
Sullivan, Mrs. Sarah A.....	".....	25	2,500 00	750 00
Story, Richard.....	Franklin, Man.....	1	100 00	30 00
Stoker, Dee A.....	Chicago, Ill.....	5	500 00	150 00
Scarrow, Robert.....	Rathwell, Man.....	2½	250 00	75 00
Steel, Mrs. Jennie.....	Niga, Man.....	15	1,500 00	450 00
Snider, A. W.....	Wawanesa, Man.....	25	2,500 00	750 00
Scott, R. R.....	Winnipeg, Man.....	5	500 00	150 00

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THE NORTH EMPIRE FIRE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Squires, Mrs. C.	Clearwater, Man.	1	100 00	30 00
Strachan, Robert.	Fort William, Ont.	7½	750 00	225 00
Seagrelli, Ernest B.	Joliet, Ill.	5	500 00	150 00
Scott, Henry.	West Summerland, B.C.	10	1,000 00	300 00
Thorburn, Chas. H.	Chicago, Ill.	5	500 00	150 00
Turiff, John G.	Ottawa, Ont.	50	5,000 00	1,500 00
Turiff, Mrs. L. J.	Winnipeg, Man.	100	10,000 00	3,000 00
Turiff, Mrs. C.M.	Ottawa, Ont.	56	5,600 00	1,680 00
Turiff, Miss E. A.	"	11	1,100 00	330 00
Turiff, John G. (in trust).	"	11	1,100 00	330 00
Turiff, John G. (in trust).	"	11	1,100 00	330 00
Turiff, Robert S. (Estate).	Regina, Sask.	11	1,100 00	330 00
Thompson, J. A.	Winnipeg, Man.	199½	19,950 00	5,985 00
Thomson, W. M.	Fort Qu'Appelle, Sask.	10	1,000 00	300 00
Tweed, H. R.	Winnipeg, Man.	5	500 00	150 00
Tupper, Ransom.	Chicago, Ill.	10	1,000 00	300 00
Thornton, Mrs. Mary.	Deloraine, Man.	5	500 00	150 00
Tweed, George Frank.	Winnipeg, Man.	5	500 00	150 00
Thomber, Miss Bessie H.	Wawanesa, Man.	2½	250 00	75 00
Thomber, Ernest J.	"	5	500 00	150 00
Thomber, Hugh R.	"	2½	250 00	75 00
Thompson, Mrs. Ethel.	Boisevaine, Man.	2½	250 00	75 00
Talton, John Ernest.	Oak Lake, Man.	2½	250 00	75 00
Taunweiser, Charles.	Calgary, Alta.	10	1,000 00	300 00
Wilkinson, Jos.	Roland, Man.	25	2,500 00	750 00
Webster, Henry.	Victoria, B.C.	3	300 00	90 00
Wilbur-Wright, Louise E.	Folkstone, Eng.	7½	750 00	225 00
Willers, Thomas.	Ellisborough, Sask.	20	2,000 00	600 00
West, George W.	Innisfail, Alta.	1½	150 00	45 00
Weasels, Henry F.	St. Paul, Minn.	5	500 00	150 00
Willock, W. L.	Sully, Iowa.	2½	250 00	75 00
Whelock, Webster.	St. Paul, Minn.	5	500 00	150 00
Willson, Harry L.	Winnipeg, Man.	5	500 00	150 00
Wardhaugh, Mark Ferris.	"	1	100 00	30 00
Wilson, David.	Ft. Qu'Appelle, Sask.	5	500 00	150 00
Wilson, Thos. J.	Belmont, Man.	13	1,300 00	390 00
Wilson, Russell.	Saskatoon, Sask.	5	500 00	150 00
Wilson, Mrs. Nancy.	Rathwell, Man.	5	500 00	150 00
Willoughby, J. H. C.	Saskatoon, Sask.	25	2,500 00	750 00
Willoughby, W. B.	Moosejaw, Sask.	6½	650 00	195 00
Whitmore, George R.	Regina, Sask.	50	5,000 00	1,500 00
Wray, Annie R.	Omaha, Neb.	5	500 00	150 00
Welch, John.	Roland, Man.	2½	250 00	75 00
Wenman, Helen Kate.	Souris, Man.	5	500 00	150 00
Westbrook, S. G.	Belmont, Man.	2½	250 00	75 00
Winthrop, A. W.	Lyleton, Man.	5	500 00	150 00
Young, Donald D.	Winnipeg, Man.	10	1,000 00	300 00
Young, David J.	Calgary, Alta.	5	500 00	150 00
Young, Peter A.	Crystal, City, Man.	15	1,500 00	450 00
Youngman, Walter.	Winnipeg, Man.	3	300 00	90 00
Totals.		6,879	\$687,900 00	\$ 206,370 00

## SESSIONAL PAPER No. 8

## THE NORTH WEST FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at Feb. 14, 1918.)

G. R. Crowe, President; D. E. Sprague; G. V. Hastings, Vice-President; G. F. Galt, J. S. Hough, Thos. Bruce.

## LIST OF SHAREHOLDERS—(As at December 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Crowe, G. R.	Winnipeg, Man.	15	1,500 00	600 00
Sprague, D. E.	"	15	1,500 00	600 00
Hastings, G. V.	"	15	1,500 00	600 00
Galt, G. F.	"	15	1,500 00	600 00
Hough, J. S.	"	15	1,500 00	600 00
Bruce, Thos.	"	15	1,500 00	600 00
Union Assurance Society, Limited	London, Eng.	2,410	241,000 00	96,400 00
Totals		2,500	\$250,000 00	\$ 100,000 00

## THE OCCIDENTAL FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at Feb. 22, 1918.)

Randal Davidson, Pres.; C. A. Richardson, Vice-Pres.; S. E. Richards, W. A. T. Sweatman, N. T. Hillary.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Davidson, R.	Montreal, Que.	25	2,500 00	1,000 00
Richardson, C. A.	Winnipeg, Man.	25	2,500 00	1,000 00
Richards, S. E.	"	25	2,500 00	1,000 00
Sweatman, W. A. T.	"	25	2,500 00	1,000 00
Hillary, N. T.	"	25	2,500 00	1,000 00
North British and Mercantile Ins. Co.	Edinburgh, Scotland	4,855	485,500 00	168,962 70
Powell, Geo.	Grenfell, Sask.	10	1,000 00	400 00
Spicer, H. W.	"	10	1,000 00	400 00
Totals		5,000	\$500,000 00	\$ 174,762 70

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## THE PACIFIC COAST FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 6, 1918.)

Dr. D. H. Wilson, Pres.; W. H. Malkin and J. B. Mathers, Vice-Pres.; R. P. McLennan, J. Rogers,  
Geo. Martin, T. W. Greer, C. Spencer, E. H. Crandell, J. W. Horne.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Popham, Dr. Edwin S.	Winnipeg, Man.	3,000 00	3,000 00
Cran, James.	Duncan, B.C.	2,000 00	2,000 00
Althoff, Rev. Jno.	Nelson, B.C.	600 00	600 00
Curtis, D. S.	New Westminster, B.C.	2,000 00	2,000 00
Stuart, J. Duff.	Vancouver, B.C.	10,000 00	3,820 00
Allen, J. C.	East Burnaby, B.C.	3,000 00	1,360 00
Almour, Joseph.	"	700 00	700 00
Macauley, D. G.	Victoria, B.C.	5,000 00	5,000 00
Crosby, Thos., estate.	Vancouver, B.C.	2,000 00	2,000 00
Jones, T. D.	Nanaimo, B.C.	500 00	500 00
Fawcett, R. C.	Duncan, B.C.	1,000 00	1,000 00
Pettit, Geo.	Victoria, B.C.	2,000 00	2,000 00
Collins, Mrs. A. M.	Vancouver, B.C.	1,500 00	1,400 00
Dalley, E.	Victoria, B.C.	1,500 00	1,500 00
Hughes, Mrs. E.	Sardis, B.C.	2,000 00	1,760 00
Wilson, A. H.	Fairville, N.B.	500 00	500 00
Wilson, R. S.	"	500 00	500 00
York, Mrs. Martha.	Victoria, B.C.	500 00	500 00
Swayne, A. C.	Vancouver, B.C.	3,500 00	3,500 00
Haggart, Helen M.	Tod Inlet, B.C.	1,000 00	1,000 00
Lay, J. M.	Vancouver, B.C.	10,000 00	10,000 00
Renwick, John.	Nanaimo, B.C.	1,000 00	1,000 00
Hume, Bessie W.	Dartmouth, N.S.	700 00	700 00
Plaxton, H. E.	Winnipeg, Man.	900 00	900 00
Blake, Mrs. L. E.	Vancouver, B.C.	500 00	500 00
Pinchbeck, Geo.	Bellingham, Wash.	1,200 00	1,180 00
Deans, Mrs. Elizabeth.	Victoria, B.C.	2,000 00	1,700 00
Plaxton, Jno.	Winnipeg, Man.	500 00	500 00
Wood, Thos.	Victoria, B.C.	6,000 00	4,568 74
Armstrong, Angus.	Ashcroft, B.C.	900 00	900 00
McNutt, A. J.	Halifax, N.S.	500 00	500 00
James, W. H.	Vancouver, B.C.	600 00	528 00
Abbott, E. J.	Mission City, B.C.	2,000 00	1,760 00
Gaetz, F. H.	Halifax, N.S.	400 00	400 00
Adams, Mary.	Dartmouth, N.S.	2,500 00	2,300 00
Cross, G. B.	Sapperton, B.C.	500 00	500 00
Heaps, Mrs. Anna.	Vancouver, B.C.	500 00	688 00
Spencer, David	Victoria, B.C.	19,000 00	11,104 00
Miller, Isaac.	Winnipeg, Man.	500 00	500 00
Spencer, Chris	Vancouver, B.C.	7,300 00	7,076 00
Maritime Securities Co., Ltd.	Sydney, N.S.	100 00	72 00
Odium, Edward.	Vancouver, B.C.	500 00	500 00
Connell, K.	Victoria, B.C.	2,600 00	2,600 00
Bunce, John.	Vancouver, B.C.	3,500 00	3,500 00
Wright, Mrs. C. A.	Halifax, N.S.	2,000 00	2,000 00
Evans, G. U.	"	500 00	500 00
Young, G. W.	"	300 00	300 00
Horne, Jas. W.	Vancouver, B.C.	9,500 00	4,700 00
Rumble, John, estate.	Central Park, B.C.	5,000 00	5,000 00
Watt, W. L.	Long Beach, Cal.	2,000 00	2,000 00
Hamilton, S. B.	Nanaimo, B.C.	3,000 00	3,000 00
Stabler, A.	North Vancouver, B.C.	1,000 00	1,000 00
Gaskell, M. J.	Vancouver, B.C.	2,000 00	1,300 00



SESSIONAL PAPER No. 8

## THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount sub- scribed.	Amount paid in cash.
		\$ cts.	\$ cts.
McRae, Henry.....	Nanaimo, B.C.....	500 00	500 00
Palmer, E. J.....	Chermainus, B.C.....	2,000 00	2,000 00
Sanford, I. E.....	Halifax, N.S.....	500 00	500 00
Smith, Mrs. F. R.....	Victoria, B.C.....	2,000 00	2,000 00
Martindale, Eliz.....	".....	100 00	100 00
Jones, Geo. H.....	Nanaimo, B.C.....	2,000 00	2,000 00
Peterson, T. W. (Hon.).....	Victoria, B.C.....	5,000 00	5,000 00
Newbury, J. C.....	".....	20,000 00	20,000 00
Thomson, H. B.....	".....	10,000 00	10,000 00
Dominey, Wm.....	Halifax, N.S.....	600 00	600 00
Ker, W. H.....	Vancouver, B.C.....	10,000 00	10,000 00
Eperson, Vincent.....	Nelson, B.C.....	500 00	500 00
Snider, S.B.....	Summerland, B.C.....	1,200 00	1,200 00
Gossip, Lucy.....	Halifax, N.S.....	300 00	300 00
Rogers, J. Spencer.....	Detroit, Mich.....	23,200 00	6,070 00
King, Chas. E.....	Victoria, B.C.....	500 00	500 00
Leckie, W. H.....	Vancouver, B.C.....	10,000 00	4,833 33
McDonald, Rosanna.....	Halifax, N.S.....	500 00	500 00
Turner, John.....	Vancouver, B.C.....	400 00	400 00
Matheson, Georgina.....	Victoria, B.C.....	500 00	500 00
Rogers, Jonathan.....	Vancouver, B.C.....	10,000 00	4,333 33
Huestis, S. F.....	Toronto, Ont.....	800 00	800 00
Grant, Mrs. H. M.....	Victoria, B.C.....	10,000 00	10,000 00
Mosher, F. W.....	Halifax, N.S.....	500 00	500 00
Horner, J.....	Vancouver, B.C.....	500 00	500 00
Harvey, Mary.....	Halifax, N.S.....	100 00	100 00
Snider, A. B.....	Nanaimo, B.C.....	1,000 00	1,000 00
Preston, Mrs. B. L.....	".....	500 00	500 00
Begg, W. A.....	Medicine Hat, Alta.....	1,000 00	1,000 00
Carter, W. C.....	Sydney, C.B.....	400 00	400 00
McKeown, Angus.....	Victoria, B.C.....	3,000 00	2,900 00
Peacey, John.....	Vancouver, B.C.....	600 00	600 00
Cherry, Mrs. Flora.....	Winnipeg, Man.....	1,000 00	880 00
Telfer, Geo. J.....	Vancouver, B.C.....	2,500 00	1,318 00
Blackstock, M.....	Victoria, B.C.....	1,600 00	1,600 00
McKie, Jno.....	Grand Forks, B.C.....	500 00	500 00
Martin, Geo.....	Vancouver, B.C.....	4,500 00	3,660 00
Edgecombe, Mrs. Helen.....	St. John, N.B.....	800 00	800 00
Grant, C. C.....	St. Stephen, N.B.....	4,000 00	3,760 00
McLachlin, J.....	Vancouver, B.C.....	2,000 00	1,880 00
Parsons, E. J., estate.....	Victoria, B.C.....	2,000 00	2,000 00
Elliot, Mrs. S. R.....	Kamloops, B.C.....	2,000 00	2,000 00
White, G. H., estate.....	Sussex, N.B.....	1,200 00	1,200 00
Norton, Miss S. L.....	Halifax, N.S.....	600 00	516 00
Fulton, Wm. H.....	Portland, Ore.....	500 00	500 00
Baker, Mrs. E. A.....	Winnipeg, Man.....	1,500 00	1,500 00
Duke, R. H., estate.....	Vancouver, B.C.....	6,100 00	2,794 00
Bilodeau, P. O.....	New Westminster, B.C.....	2,000 00	2,000 00
McCourt, John.....	Vancouver, B.C.....	900 00	900 00
Morris, Jas. W.....	Halifax, N.S.....	1,000 00	888 00
Gardiner, Fk.....	Vancouver, B.C.....	2,100 00	2,100 00
Boulding, G. T.....	Victoria, B.C.....	500 00	500 00
Anderson, Andrew.....	".....	800 00	800 00
Wells, James.....	Vancouver, B.C.....	1,000 00	880 00
Doyle, J. F.....	Nanaimo, B.C.....	300 00	300 00
Clemence, S. G.....	Victoria, B.C.....	800 00	716 00
Thomson, J. A.....	Duncan, B.C.....	1,000 00	720 00
Thomson, M. P.....	".....	2,500 00	2,080 00
Mathers, J. C.....	Vancouver, B.C.....	500 00	360 00
Mould, Mrs. J. M.....	".....	1,600 00	1,376 00
Ballam, R. G.....	Chilliwack, B.C.....	500 00	500 00
Mathers, J. B.....	Vancouver, B.C.....	5,900 00	4,640 00
Newcombe, Mrs. Sarah.....	Victoria, B.C.....	800 00	480 00
Shatford, W. T.....	Penticton, B.C.....	4,000 00	3,440 00

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## THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount sub- scribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Stoddart, G. A. C.	Victoria, B.C.	2,600 00	2,320 00
Malkin, W. H.	Vancouver, B.C.	4,000 00	3,580 00
Muddell, C.	"	1,600 00	1,376 00
MacDonald, W. L.	"	1,000 00	880 00
Chadwick, S.	"	300 00	300 00
Boyce, Dr. B. F.	Kelowna, B.C.	1,600 00	1,376 00
Graham, T. W.	Lillooet, C.B.	500 00	500 00
Matheson, Robt.	Victoria, B.C.	2,100 00	1,776 00
Hart, Dr. E. C.	"	3,000 00	2,720 00
Reid, A. M. C.	Vancouver, B.C.	1,000 00	1,000 00
Harrison, Mrs. C. H.	St. John, N.B.	400 00	400 00
Stirling, T. W.	Kelowna, B.C.	2,000 00	1,720 00
Mounce, L. A.	Vancouver, B.C.	2,000 00	2,000 00
Wilson, Dr. D. H.	"	7,600 00	7,600 00
Deans, Elizabeth Deans.	Victoria, B.C.	5,000 00	5,000 00
Deans, John.	"	5,000 00	5,000 00
Powers, J. E. T.	Nanaimo, B.C.	3,500 00	1,447 50
Scott, R. H.	Winnipeg, Man.	1,000 00	860 00
Harris & Horton.	Halifax, N.S.	300 00	300 00
Macdonald, T. D.	Vancouver, B.C.	1,000 00	1,000 00
Hogle, Dr. J. H.	"	2,000 00	1,720 00
Crandell, E. H.	Calgary, Alta.	8,800 00	4,280 00
Dingwall, estate (D.R.)	Winnipeg, Man.	12,500 00	7,025 00
Heibert, Gerhard.	"	1,000 00	860 00
Banning, C. P.	"	500 00	500 00
Woodland, H. E.	Grand Forks, B.C.	2,000 00	1,860 00
Wilson, A. E.	St. John, N.B.	500 00	500 00
Goodacre, L.	Victoria, B.C.	500 00	500 00
Bone, W. H.	"	1,000 00	860 00
Morley, John.	Sydney, N.S.	100 00	100 00
McLennan, R. P.	Vancouver, B.C.	5,000 00	2,630 00
McFadden, F. H.	Montreal, P.Q.	400 00	344 00
Brown, Thos.	Halifax, N.S.	1,000 00	1,000 00
Ledingham, G. T.	Victoria, B.C.	1,000 00	860 00
McCandless, A. G.	Vancouver, B.C.	500 00	500 00
Clarke, G. W.	Victoria, B.C.	2,300 00	1,324 84
Lewis, Wm., estate.	Courtnay, B.C.	2,000 00	1,400 00
Wasson, Dr. H. J.	Victoria, B.C.	5,000 00	5,000 00
Solly, D. A. O.	Summerland, B.C.	4,000 00	4,000 00
Richards, J. T.	Byrdton, Va.	200 00	176 00
McCallum, D.	Grand Forks, B.C.	1,500 00	1,500 00
Wallace, P.	Vancouver, B.C.	10,000 00	10,000 00
Gillespie, Dr. J. A.	"	1,500 00	718 00
Murray, Mrs. A.	Halifax, N.S.	600 00	600 00
Downs, Mrs. Mary.	"	100 00	100 00
Mounce, Ralph.	Newport Landing, N.S.	200 00	200 00
Van Houten, A. C.	Nanaimo, B.C.	3,700 00	3,700 00
Van Houten, A. C. & M. O.	"	2,800 00	2,800 00
Brown, F. T.	Vancouver, B.C.	1,000 00	1,000 00
Taylor, D. & J.	Nanaimo, B.C.	500 00	500 00
Halliday, Mrs. May.	Halifax, N.S.	2,000 00	1,720 00
Munro, A. K.	Victoria, B.C.	3,100 00	3,100 00
Munro, A. K. (Administrator).	"	200 00	200 00
Saunders, B. P.	Halifax, N.S.	400 00	400 00
Sinfield, C. A. J.	Ryde, New South Wales	500 00	500 00
Reid, Mrs. Roberta.	Victoria, B.C.	1,400 00	1,400 00
Hutchison, Dr. J. N.	Winnipeg, Man.	6,000 00	6,000 00
Lamont, Jas. F.	Vancouver, B.C.	200 00	200 00
Swanson, J. A.	Nanaimo, B.C.	200 00	200 00
Vedder, E. A.	Sardis, B.C.	400 00	400 00
Hendry, Alex.	Winnipeg, Man.	1,000 00	1,000 00
Craig, Geo. (In trust).	"	500 00	500 00
Kingsley, Anna.	Shawinigan Lake, B.C.	500 00	500 00
Kingsley, Harry.	"	500 00	500 00
Kingsley, Geo.	"	500 00	500 00

## SESSIONAL PAPER No. 8

## THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Bowman, A. & E.....	Nanaimo, B.C.....	300 00	300 00
Shaffner, Mrs. A.....	Halifax, N.S.....	2,800 00	2,011 11
Flynn, Patrick.....	Lakemere, B.C.....	300 00	300 00
Renwick, Thos.....	Nanaimo, B.C.....	1,000 00	1,000 00
Moir, Wm. M., estate.....	Victoria, B.C.....	2,500 00	2,500 00
Leslie, Isaac G.....	Dartmouth, N.S.....	1,000 00	1,000 00
Hodgson, H. H.....	Prince Rupert, B.C.....	300 00	300 00
Crathorne, G. A.....	Dartmouth, N.S.....	500 00	500 00
Hardy, Mrs. A. McN.....	Arlington, Mass.....	400 00	400 00
Mott, Thos.....	Dartmouth, N.S.....	500 00	500 00
Barron, Eliz. A. F.....	Victoria, B.C.....	500 00	500 00
Pauline, F. A.....	".....	10,000 00	10,000 00
Chittick, Jos.....	Dartmouth, N.S.....	200 00	200 00
Chittick, S. C.....	".....	400 00	400 00
Laidlaw, A. M.....	".....	300 00	300 00
Copp, Capt. W. H.....	Vancouver, B.C.....	5,000 00	5,000 00
Ross, Geo. H.....	Winnipeg, Man.....	1,000 00	1,000 00
Carter, Alf.....	Dartmouth, N.S.....	200 00	200 00
Carter, Robt.....	".....	200 00	200 00
Carter, Mrs. S.....	".....	400 00	400 00
Griffin, Mrs. M. C.....	".....	300 00	300 00
Balcom, Mrs. E. M.....	".....	200 00	200 00
Morash, J. P.....	".....	200 00	200 00
Dustan, A. E.....	".....	300 00	300 00
Creighton, A. H.....	".....	200 00	200 00
Creighton, Mrs. B.....	".....	200 00	200 00
Ross, Mrs. Emma.....	".....	100 00	100 00
Morash, Scott.....	".....	400 00	400 00
Morash, J. R.....	".....	400 00	400 00
Morash, N.....	".....	400 00	400 00
Gossip, M. L.....	Halifax, N.S.....	200 00	200 00
Johns, Samuel.....	Strawberry Vale, B.C.....	1,000 00	1,000 00
Whitacre, M. F.....	Vancouver, B.C.....	500 00	500 00
Johns, Albion.....	Victoria, B.C.....	1,000 00	1,000 00
Young, Abram.....	Bridgetown, N.S.....	500 00	500 00
Tobin, A. H.....	Victoria, B.C.....	5,000 00	4,135 00
Russell, J. H. G.....	Winnipeg, Man.....	2,500 00	2,500 00
Munro, Jane.....	Halifax, N.S.....	500 00	500 00
Mahon, C. E.....	Vancouver, B.C.....	6,000 00	5,700 00
Wilson, Wm.....	Victoria, B.C.....	5,000 00	5,000 00
Greer, T. W.....	Vancouver, B.C.....	2,500 00	1,940 00
Morash, J. P.....	Northwest Cove, N.S.....	1,000 00	1,000 00
Brown, G. B.....	Nanaimo, B.C.....	1,000 00	1,000 00
Hodgson, Thos.....	".....	1,000 00	1,000 00
Mahrer, Herman.....	".....	4,000 00	4,000 00
Shaw, John.....	".....	1,100 00	1,100 00
Thompson, Eliz.....	Seattle, Wash.....	1,000 00	1,000 00
Bartlett, Mrs. M. J.....	Victoria, B.C.....	5,000 00	5,000 00
Finch, Lewis.....	".....	2,500 00	2,500 00
Hanbury, D. W.....	".....	5,000 00	5,000 00
Macdonald, Mrs. M. W.....	".....	500 00	500 00
Craig, R. W.....	Winnipeg, Man.....	1,000 00	1,000 00
Fraser, Mrs. G. E.....	Halifax, N.S.....	500 00	500 00
Dustan, E. P.....	Dartmouth, N.S.....	100 00	100 00
Munro, Mrs. J.....	Victoria, B.C.....	600 00	600 00
Irving, Mrs. J. M.....	".....	200 00	200 00
Rithet, Mrs. E. J.....	".....	200 00	200 00
Rithet, Mrs. E. J. (Committee).....	".....	200 00	200 00
Wilson, Mrs. M. K.....	".....	200 00	200 00
Munro, K. V.....	Chilliwack, B.C.....	200 00	200 00
Harriman, Mrs. J.....	Niagara Falls, Ont.....	500 00	500 00
Hall, A. E.....	Halifax, N.S.....	500 00	500 00
Schmitt, C. A. E.....	Kitchener, Ont.....	500 00	500 00
Grant, J. R.....	Winnipeg, Man.....	3,000 00	3,000 00
Chittick, S. & Sons.....	Dartmouth, N.S.....	200 00	200 00

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## THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Chittick, C. P.	Dartmouth, N.S.	200 00	200 00
Dustan, Mrs. A. M.	Halifax, N.S.	200 00	200 00
Danaher, Mrs. E. G.	Vancouver, B.C.	800 00	800 00
Rankine, Jas.	Halifax, N.S.	1,000 00	1,000 00
Waddell, M. M.	Dartmouth, N.S.	300 00	300 00
Thompson, M. J.	Halifax, N.S.	200 00	200 00
Connelly, Lizzie.	Vancouver, B.C.	100 00	100 00
Corkey, J. D.	Dartmouth, N.S.	200 00	200 00
Macdonald, D. D.	Vancouver, B.C.	100 00	100 00
Colley, Eliz.	Victoria, B.C.	500 00	500 00
Horton, W. T. M.	Halifax, N.S.	300 00	216 00
Slater, A. R.	Sapperton, B.C.	300 00	228 00
Ashton, Eliz.	New Westminster, B.C.	500 00	350 00
Harrison, J. G.	St. John, N.B.	400 00	296 00
Mackasey, S. E.	Halifax, N.S.	1,000 00	1,000 00
Falls, Hugh.	Ladner, B.C.	1,000 00	1,000 00
MacDougal, Wm.	Nanaimo, B.C.	600 00	600 00
Stoddart, R. W. C.	Victoria, B.C.	2,000 00	1,800 00
Mantle, M. A.	Kelowna, B.C.	1,200 00	1,032 00
Rowley, H. H. and Ramsay, A. M.	Vancouver, B.C.	5,000 00	5,000 00
Gillespie, A. E. H.	"	500 00	360 00
Harriman, Jas.	Niagara Falls, Ont.	2,200 00	2,200 00
Barr, Mrs. E. M.	Vancouver, B.C.	1,000 00	1,000 00
Harris, Mrs. B. A.	Moncton, N.B.	700 00	588 00
Archibald, M. B.	Vancouver, B.C.	700 00	616 00
Campbell, Mrs. M. J. B.	Winnipeg, Man.	1,000 00	1,000 00
Wilson, M. W.	Vancouver, B.C.	500 00	500 00
Ramsay, Mrs. Winnifred.	"	3,100 00	2,652 00
Smith, D. G.	Victoria, B.C.	5,060 00	2,500 00
Courtaey, M. J.	"	500 00	400 00
Gamble, F. C.	"	5,000 00	4,250 00
Morgan, T. C.	Vancouver, B.C.	2,000 00	290 00
Milne, Dr. G. L.	Victoria, B.C.	1,000 00	900 00
Winchester, Rev. A. B.	Toronto, Ont.	700 00	700 00
Keith, J. C., estate.	Vancouver, B.C.	20,000 00	1,123 56
McGuire, J. D.	Salmon Arm, B.C.	1,000 00	500 00
McFeely, E. J.	Vancouver, B.C.	10,000 00	3,400 00
Allan, W. G.	"	1,000 00	700 00
Mable, L. E.	Victoria, B.C.	400 00	84 00
Poole, I. R.	Cascade, B.C.	2,000 00	1,000 00
Murdoch, H. M.	Winnipeg, Man.	3,500 00	385 00
Thomson, J. W.	Vancouver, B.C.	2,500 00	1,150 00
Campbell, R. G.	"	500 00	320 00
Baxter, S.	Victoria, B.C.	500 00	500 00
Funk, Dr. E. H.	Vancouver, B.C.	1,000 00	740 00
Gore, C. H.	"	1,000 00	100 00
McLennan, Dr. J. K.	Winnipeg, Man.	5,000 00	2,650 00
Wylde, M. A.	Strathcona, Shawnigan Lake, B.C.	2,500 00	800 00
Wylde, Mrs. A. E.	"	2,500 00	800 00
Gillies, Dr. B. D.	Vancouver, B.C.	2,000 00	680 00
Drost, P. G.	"	2,000 00	1,400 00
Jensen, N. G.	"	2,500 00	1,750 00
Barr, M. J.	"	1,000 00	175 00
Stein, Margaret Elizabeth.	"	1,000 00	1,000 00
Douglas & Co.	Winnipeg, Man.	2,500 00	1,480 00
Campbell, C. J.	"	5,000 00	2,350 00
Dresser, W. W.	Vancouver, B.C.	1,000 00	105 00
Dyke, G. J.	"	500 00	55 00
Hooper, Thos.	"	5,000 00	550 00
McFarlane, J. W.	"	5,000 00	123 34
Vancouver Auto & Cycle Co., Ltd.	"	5,000 00	560 00
Douglas, J.	Winnipeg, Man.	2,500 00	1,675 00
Scabold, J. A.	Vancouver, B.C.	1,000 00	110 00

## SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount	Amount
		sub- scribed.	paid in cash.
		\$ cts.	\$ cts.
Brubaker, A. J.	Victoria, B.C.	1,000 00	320 00
Dill, J. C.	Vancouver, B.C.	10,000 00	1,100 00
McIntosh, M. A.	Winnipeg, Man.	5,000 00	4,000 00
Wolfson, Leon	"	1,000 00	600 00
Escott, W. H.	"	1,000 00	500 00
Taylor, F. G.	Portage la Prairie, Man.	5,000 00	3,301 25
Colwill, J. R.	Regina, Sask.	500 00	110 00
Cowan, H. J.	Portage la Prairie, Man.	1,000 00	425 00
Patrick, J. A. M.	Yorkton, Sask.	1,000 00	300 00
Bulyea, G. H. V.	Edmonton, Alta.	20,000 00	2,100 00
Mould, J. W.	"	1,000 00	600 00
Green, F. J.	Calgary, Alta.	2,000 00	640 00
Gibbard, F. E.	Vancouver, B.C.	300 00	46 00
Rutherford, A. C.	South Edmonton, Alta.	1,000 00	700 00
Dodson, F.	Vancouver, B.C.	1,000 00	107 00
McKechnie, A.	"	500 00	155 00
Argue, W. P.	"	10,000 00	1,120 00
Pither, Luke	Victoria, B.C.	10,000 00	3,200 00
Hall, Dr. Lewis	"	1,000 00	106 00
Carstens, Hugo	Winnipeg, Man.	5,000 00	1,120 00
Steele, F.	"	200 00	42 00
Darke, F. N.	Regina, Sask.	4,000 00	2,320 00
Perdue, G. M.	Victoria, B.C.	2,500 00	2,000 00
Walker, Rev. Andrew	"	2,500 00	850 00
Beattie, Wm.	"	500 00	200 00
Taylor, R. R.	"	2,000 00	1,200 00
Maynard, Jos.	"	500 00	500 00
Maynard, Catherine	"	500 00	500 00
Amoson, L. S., estate.	Philadelphia, Pa.	5,000 00	2,300 00
Mulgrew, John	Vancouver, B.C.	200 00	20 00
Galloway, E. J.	"	500 00	384 87
Robertson, David	"	1,000 00	1,000 00
Haekett, J. W.	"	1,000 00	700 00
Fletcher, Bros.	Victoria, B.C.	5,000 00	1,600 00
Rodgers, D. G.	Vancouver, B.C.	500 00	100 00
McNair, J. A.	"	10,000 00	1,870 00
Bone, F. S.	Victoria, B.C.	1,000 00	937 50
Bridgman, A. W.	"	1,000 00	500 00
Dyke, F. W.	Vancouver, B.C.	10,000 00	2,800 00
Skelding, W. W.	"	500 00	105 00
Martin, Miss M. M.	"	1,500 00	1,500 00
Martin, Miss J. I.	"	1,500 00	1,500 00
Hanscome, S. M.	"	2,000 00	2,000 00
Dougherty, R. F.	"	10,000 00	6,821 50
Thomson, Miss M. K.	Brooklyn, N.Y.	1,000 00	1,000 00
Rowley, H. H. & Vibert P.	Vancouver, B.C.	500 00	500 00
Telfer, Isabella M.	Galt, Ont.	800 00	608 00
Bailey, L. A.	Moosejaw, Sask.	1,500 00	1,460 00
Clarke, Mrs. Mary M.	Victoria, B.C.	3,700 00	3,700 00
Lawson, J. H. & Henry G.	"	5,900 00	5,900 00
Skinner, Fanny J.	Nanaimo, B.C.	1,500 00	1,500 00
Lewis, Mrs. J.	Vancouver, B.C.	1,700 00	1,336 00
Stonham, E. & Hadon R. N. (in trust)	"	200 00	200 00
Durrant, Chas. W. (in trust)	"	500 00	500 00
Tremaine, D. L.	Halifax, N.S.	200 00	200 00
Tremaine, Mary F.	"	300 00	300 00
Newcombe, Chas.	Victoria, B.C.	4,200 00	3,752 00
Thomson, Mrs. Mary	"	1,000 00	1,000 00
Glenesh, Wm. C.	Vancouver, B.C.	500 00	500 00
Flack, Edythe L.	Chicago, Ill.	5,000 00	5,000 00
Flack, Esmée N.	"	5,000 00	5,000 00
Ramsay, Jas. (in trust)	Vancouver, B.C.	100 00	100 00
Totals		\$831,600 00	\$ 587,821 87

8 GEORGE V, A. 1918

## THE PROTECTIVE ASSOCIATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 7, 1918.)

J. T. Farish, Pres.; Nelson Mitchell, Vice-Pres.; Eugene E. Gleason, W. D. Bradford, Daniel K. Cowley, M.D., Geo. H. Sherwood, James G. Fuller.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount sub- scribed.	Amount paid in cash.
			\$ cts.	\$ cts.
J. T. Farish.....	Winston-Salem, Box 446, N.C.....	110	11,000 00	4,400 00
Nelson Mitchell.....	Granby, Que.....	110	11,000 00	4,400 00
E. E. Gleason.....	".....	110	11,000 00	4,400 00
W. D. Bradford.....	".....	94	9,400 00	3,760 00
Jas. G. Fuller.....	".....	40	4,000 00	1,600 00
D. K. Cowley, M.D.....	".....	10	1,000 00	400 00
Geo. H. Sherwood.....	Cardinal, Ont.....	26	2,600 00	1,040 00
Totals.....		500	\$ 50,000 00	\$ 20,000 00

## QUEBEC FIRE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1918.)

Victor Chateaufort, Pres.; R. Audette, Vice-Président; A. W. Blake, A. E. Blogg, Alex. MacLean, Wm. A. Sims, Colin E. Sword, Alfred Wright, E. G. Meredith, Wm. Thompson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount sub- scribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Blake, A. W.....	Winnipeg, Man.....	10	450 00	250 00
Blogg, A. E.....	Toronto, Ont.....	10	450 00	250 00
Chateaufort, V.....	Quebec, Que.....	10	450 00	250 00
Audette, R.....	".....	10	450 00	250 00
MacLean, Alex.....	Toronto, Ont.....	10	450 00	250 00
London & Lancashire Fire Insurance Co., Ltd.	Liverpool, Eng.....	4,900	220,500 00	122,500 00
Sims, W. A.....	Florence, Italy.....	10	450 00	250 00
Sword, Colin E.....	Montreal, Que.....	10	450 00	250 00
Wright, Alfred.....	Toronto, Ont.....	10	450 00	250 00
Meredith, E. G.....	Quebec, Que.....	10	450 00	250 00
Thompson, Wm.....	Vancouver, B.C.....	10	450 00	250 00
Totals.....		5,000	\$225,000 00	\$ 125,000 00

## SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at March 1, 1918.)

W. B. Meikle, Pres.; Sir. John Aird; Robert Bickerdike, (Montreal); Alfred Cooper, (London, Eng.);  
 H. C. Cox; D. B. Hanna; E. Hay; John Hoskin, K.C.; LL.D.; Z. A. Lash, K.C., LL.D.; Geo. A.  
 Morrow, O.B.E.; Lt.-Col. the Hon. Frederic Nicholls; Brig.-Gen. Sir Henry Pellatt,  
 C.V.O.; E. R. Wood.

LIST OF HOLDERS OF PREFERENCE STOCK—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount sub- scribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Aird, John Sir.....	Toronto, Ont.....	250	5,000 00	5,000 00
Anderson, Mrs. Maggie A.....	Baltimore, Md.....	40	800 00	800 00
Bickerdike, Robert.....	Montreal, Que.....	1,250	25,000 00	25,000 00
Broek, W. R. Estate of.....	Toronto, Ont.....	5,000	100,000 00	100,000 00
Cameron, D. A.....	".....	22,250	445,000 00	445,000 00
Carpenter, Mrs. Alice B.....	Wakefield, Mass.....	100	2,000 00	2,000 00
Carpenter, Geo. O.....	St. Louis, Mo.....	100	2,000 00	2,000 00
Central Canada Loan and Savings Co.....	Toronto, Ont.....	4,945	98,900 00	98,900 00
Daly, Sir M. B.....	Halifax, N.S.....	50	1,000 00	1,000 00
Donnelly, W. J.....	Baltimore, Md.....	60	1,200 00	1,200 00
DuBois, C. D. (estate).....	New York, N.Y.....	63	1,260 00	1,260 00
Frank & DuBois.....	".....	187	3,740 00	3,740 00
Gold, James.....	London, Eng.....	37	740 00	740 00
Guntram, L. E.....	Cincinnati, Ohio.....	40	800 00	800 00
Hammond, H. C., Exrs. estate.....	Toronto, Ont.....	700	14,000 00	14,000 00
Hoskin, John, K.C., LL.D.....	".....	1,250	25,000 00	25,000 00
Lash, Z. A., K.C., LL.D.....	".....	1,250	25,000 00	25,000 00
Nicholls, Frederic, Lt.-Col. The Hon.....	".....	750	15,000 00	15,000 00
Osler, Hammond & Nanton.....	Winnipeg, Man.....	300	6,000 00	6,000 00
Perrin, Mrs. Miney.....	New York, N.Y.....	250	5,000 00	5,000 00
Smith, Davis & Co.....	Buffalo, N.Y.....	211	4,220 00	4,220 00
Smith, F. J. D.....	Newtonbrook, Ont.....	40	800 00	800 00
Toronto Gen'l Trusts Corp'n, exrs. estate				
J. Kerr Osborne.....	Toronto, Ont.....	2,500	50,000 00	50,000 00
Wood, E. R.....	".....	8,377	167,540 00	167,540 00
Totals.....		50,000	\$1,000,000 00	\$ 1,000,000 00

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## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

## LIST OF HOLDERS OF COMMON STOCK—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Adamson, W. H.	Toronto, Ont.	10	200 00	200 00
Agar, Miss Florence	"	11	220 00	220 00
Alexander, S. C., trustees of the late	Birmingham, Eng.	35	700 00	700 00
Allan, Mrs. Elsie M.	Toronto, Ont.	100	2,000 00	2,000 00
Allison, Miss Mary	Ayer's Cliff, Que.	20	400 00	400 00
Ardagh, Miss Annie B.	Barrie, Ont.	30	600 00	600 00
Ardagh, H. H., Exrs., estate	"	30	600 00	600 00
Arkell, F. Henry	Woolaston, Eng.	400	8,000 00	8,000 00
Armstrong, Mrs. F. J.	Toronto, Ont.	16	320 00	320 00
Arnoldi, Mrs. E. Louis	"	25	500 00	500 00
Arnoldi, Mrs. Agnes	"	11	220 00	220 00
Arnoldi, Frank (in trust for Miss Harriet Burrows)	"	30	600 00	600 00
Ayles, Miss Anna	Vancouver, B.C.	12	240 00	240 00
Bailey, Mrs. P. L.	Mimico, Ont.	20	400 00	400 00
Baillie, James E.	Toronto, Ont.	37	740 00	740 00
Bain, Mrs. Helen	Dundas, Ont.	60	1,200 00	1,200 00
Bain, Miss Helen D.	"	50	1,000 00	1,000 00
Baines, Mrs. Mary L.	Toronto, Ont.	9	180 00	180 00
Baker, John T., exrs. estate	New York, N.Y.	250	5,000 00	5,000 00
Ballantyne, W. L.	Glasgow, Scot.	24	480 00	480 00
Barker, Miss Lucy W.	Torrington, Conn.	16	320 00	320 00
Barker, Samuel (estate)	Hamilton, Ont.	166	3,320 00	3,320 00
Barnet, Mrs. J. G.	Renfrew, Ont.	150	3,000 00	3,000 00
Bassett, Mrs. Annie	Bowmanville, Ont.	25	500 00	500 00
Bassett, Mrs. Mary J. C.	"	20	400 00	400 00
Bassett, Thomas, exrs. estate	"	30	600 00	600 00
Bate, T. B., exrs. estate	St. Catharines, Ont.	100	2,000 00	2,000 00
Bate, W. T.	"	50	1,000 00	1,000 00
Bates, F. W. and C. S. Austin	London, E.C., Eng.	10	200 00	200 00
Battersby, C. (A.C. Clark, Sarnia, Ont., and H. C. P. Battersby, exrs. estate)	c/o H. C. P. Battersby, Port Dover, Ont.	26	520 00	520 00
Baxter, Dighton W.	Bedford Park, Ont.	10	200 00	200 00
Baxter, Miss Ellen M.	"	100	2,000 00	2,000 00
Bean, Rev. W. H. (Mary Anna Bean, executrix, estate)	Yonkers, N.Y.	36	720 00	720 00
Beatty, Mrs. Edith A.	Toronto, Ont.	68	1,360 00	1,360 00
Beatty, Mrs. Margaretta E.	"	25	500 00	500 00
Beemer, Miss Clara	"	14	280 00	280 00
Beemer, Frank M.D.	Vittoria, Ont.	8	160 00	160 00
Beemer, Miss Kate A.	Toronto, Ont.	35	700 00	700 00
Beeson, Mrs. Mary W.	Colorado Springs, Col.	16	320 00	320 00
Bell-Irving, J. J.	Rokeby, Barnard Castle Durham, Eng.	400	8,000 00	8,000 00
Biekerdike, Robert	Montreal, Que.	1,100	22,000 00	22,000 00
Biggs, Mrs. Gertrude L.	Toronto, Ont.	53	1,060 00	1,060 00
Blaker, Rev. C. R. (Mrs. C. R. Blaker and Mrs. E. H. Blaker, exrs. estate)	Chichester, Eng.	50	1,000 00	1,000 00
Blaker, E. H.	Northgate, Chichester, Sussex, Eng.	200	4,000 00	4,000 00
Blaker, H. M.	The Wallands, Lewes, Sussex, Eng.	4	80 00	80 00
Blaker, M. S.	"	20	400 00	400 00
Blaker, Reginald	"	12	240 00	240 00



SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Blossom, George W.	Chicago, Ill.	125	2,500 00	2,500 00
Bond, J. M. (D. T. Symons, exr. estate)	Toronto, Ont.	38	760 00	760 00
Bond, George.	Guelph, Ont.	20	400 00	400 00
Boswell, Mrs. Charlotte.	Hamilton, Bermuda.	100	2,000 00	2,000 00
Boyd, Ernest B.	New York, N.Y.	125	2,500 00	2,500 00
Boyd, Mrs. Ida I.	Toronto, Ont.	20	400 00	400 00
Braid, John.	London, Eng.	10	200 00	200 00
British America Assee. Co.	Toronto, Ont.	7,472	149,440 00	149,440 00
Brock, W. R. est. of	Toronto, Ont.	607	12,140 00	12,140 00
Brown, Miss Cornelia C.	Owen Sound, Ont.	250	5,000 00	5,000 00
Brown, Edward B. (exr. estate Mrs. Diana Betley)	Toronto, Ont.	75	1,500 00	1,500 00
Brown, Robert S.	"	50	1,000 00	1,000 00
Bruee, Robert.	Pinner, Eng.	70	1,400 00	1,400 00
Brunton, Mrs. Harriet A.	Newmarket, Ont.	50	1,000 00	1,000 00
Burder, R. H. R.	London, Eng.	750	15,000 00	15,000 00
Burder, Mrs. A. F.	Hampstead, Eng.	2	40 00	40 00
Burder, John. (estate)	"	50	1,000 00	1,000 00
Burns, Miss Jennie S.	Toronto, Ont.	100	2,000 00	2,000 00
Cable, Sir Ernest.	London, Eng.	250	5,000 00	5,000 00
Cameron, Mrs. Annie.	Toronto, Ont.	40	800 00	800 00
Cameron, Mrs. Catherine.	"	6	120 00	120 00
Campbell, D., (W. J. Campbell exr. estate)	Interlaken, N.Y.	47	940 00	940 00
Campbell, Mrs. Eleanor.	Stonewall, Man.	25	500 00	500 00
Campbell, Mrs. Mary.	Collingwood, Ont.	20	400 00	400 00
Canada Trust Company	London, Ont.	20	400 00	400 00
Carey, Wm. (F. Roper and Mrs. M. Carey, exrs. estate)	Toronto, Ont.	60	1,200 00	1,200 00
Carlyle, Mrs. W. D.	"	179	3,580 00	3,580 00
Carlyle, James. (exr. estate)	"	125	2,500 00	2,500 00
Carpenter, E. R. (Miss Louise M. Carpenter and Elihu Stewart, exrs. estate of)	Collingwood, Ont.	100	2,000 00	2,000 00
Carpenter, George O.	St. Louis, Mo.	125	2,500 00	2,500 00
Carpenter, Mrs. Alice B.	Wakefield, Mass.	125	2,500 00	2,500 00
Caruthers, James.	Montreal, Que.	500	10,000 00	10,000 00
Cawthra, Mrs. E. J. and W. R. Cawthra (in trust)	Toronto, Ont.	110	2,200 00	2,200 00
Cawthra, Mrs. E. J.	"	50	1,000 00	1,000 00
Cawthra, W. Herbert.	"	30	600 00	600 00
Central Canada Loan and Savings Co.	"	11,918	238,360 00	238,360 00
Central Canada Loan and Savings Co. (in trust)	"	1,772	35,440 00	35,440 00
Champion, Charles (Brantford Trust Co., exrs. estate)	Brantford, Ont.	53	1,060 00	1,060 00
Chester, John George.	Toronto, Ont.	50	1,000 00	1,000 00
Cheyne, A. D.	London, Eng.	80	1,600 00	1,600 00
Chipman, Willis.	Toronto, Ont.	100	2,000 00	2,000 00
Chute, Miss Eliza and Agnes (in trust)	"	15	300 00	300 00
Clark, Mrs. Janet.	"	50	1,000 00	1,000 00
Coffee, J. F.	"	50	1,000 00	1,000 00
Coles, Ernest.	Arnolds, Holmwood, Surrey, Eng.	100	2,000 00	2,000 00
Coocen, A. C.	Toronto, Ont.	30	600 00	600 00
Cook, J. L., (exrs. estate)	"	50	1,000 00	1,000 00
Cooper, Alfred.	London, Eng.	250	5,000 00	5,000 00
Coulthard, W. W.	Peterboro, Ont.	10	200 00	200 00
Coutts, James.	Ufford, Muskoka, Ont.	50	1,000 00	1,000 00
Cox, H. C.	Toronto, Ont.	250	5,000 00	5,000 00
Craig, Rev. Robert J.	Demorestville, Ont.	4	80 00	80 00
Craig, Miss Gertrude R.	Kingston, Ont.	2	40 00	40 00
Croeker, Sydney.	Toronto, Ont.	15	300 00	300 00
Crosbie, C. A.	Vancouver, B.C.	25	500 00	500 00
Crossley, Geo. R.	Milwaukee, Wis.	25	500 00	500 00
Crosley, Geo. R. (trustee)	"	50	1,000 00	1,000 00
Crowther, W. C.	Toronto, Ont.	40	800 00	800 00

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## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Cryderman, J. H.	Bowmanville, Ont.	50	1,000 00	1,000 00
Cunningham, Mrs. Margaret	Guelph, Ont.	222	4,440 00	4,440 00
Currie, Miss Louisa S.	Omamee, Ont.	16	320 00	320 00
Dadson, Mrs. Amanda V. S., (estate)	Buffalo, N. Y.	100	2,000 00	2,000 00
Dalton, C. C.	Toronto, Ont.	575	11,500 00	11,500 00
Dalton, R. C.	"	5	100 00	100 00
Davidson, S. F. (J. C. and N.F. Davidson (exrs. estate)	"	37	740 00	740 00
Davy, John	Cleveland, Ohio	5	100 00	100 00
DeGex, Leonard M.	Prince Rupert, B.C.	16	320 00	320 00
Demers, Mrs. A.	Montreal, Que.	10	200 00	200 00
Denny, John (A. Denny, W. A. Cameron and J. A. Worrell, (exrs. estate)	Toronto, Ont.	100	2,000 00	2,000 00
Des Voeux, H. J.	London, England	10	200 00	200 00
Dewar, George T.	Toronto, Ont.	5	100 00	100 00
Dewart, Mrs. E.	"	20	400 00	400 00
Dight, Norris, (exrs. estate)	Thedford, Ont.	20	400 00	400 00
Dingman, Mrs. A. C.	Toronto, Ont.	25	500 00	500 00
Donnelly, Thos., (exrs. estate)	Kingston, Ont.	20	400 00	400 00
Drew, Mrs. A. I. S.	Guelph, Ont.	5	100 00	100 00
DuBois, Cornelius (estate)	New York, N. Y.	395	7,900 00	7,900 00
DuBois, Cornelius D.	"	290	5,800 00	5,800 00
Duff, Miss Marie E.	Toronto, Ont.	7	140 00	140 00
Duffet, Mrs. Margaret	"	12	240 00	240 00
Duffet, Walter	"	277	5,540 00	5,540 00
Dundas, J. R., (exrs. estate)	"	50	1,000 00	1,000 00
Dunlop, Miss Mary Mildred	Richmond, Va.	2	40 00	40 00
Dunlop, Robert J.	Glasgow, Scotland	100	2,000 00	2,000 00
Dunlop, Thomas	"	100	2,000 00	2,000 00
Dunn, Jessie W.	Toronto, Ont.	25	500 00	500 00
Dunnet, Mrs. Jessie	"	75	1,500 00	1,500 00
Dupuis, Mrs. Annie	Kingston, Ont.	20	400 00	400 00
Egleston, Ann	Ancaster, Ont.	37	740 00	740 00
Elliott, Miss Kate A.	London, Ont.	60	1,200 00	1,200 00
Ellis, Mrs. Mary E.	Toronto, Ont.	16	320 00	320 00
Emery, Misses Charlotte E. and Harriett M.	Port Burwell, Ont.	25	500 00	500 00
Evans, Mrs. Mary E. (estate)	London, Ont.	48	960 00	960 00
Ewing, Mrs. Isabella	Saskatoon, Sask.	25	500 00	500 00
Farmer, Margaret	Ancaster, Ont.	37	740 00	740 00
Farthing, J. M. (in trust)	Aylmer, Ont.	10	200 00	200 00
Farwell, W. G., M.D. (in trust)	New York, N. Y.	70	1,400 00	1,400 00
Fauquier, G. E.	Ottawa, Ont.	250	5,000 00	5,000 00
Featherstonhaugh, Mrs. C. L.	Toronto, Ont.	55	1,100 00	1,100 00
Feeney, Farrel C.	"	10	200 00	200 00
Ferguson, Walter J.	New Orleans, La.	20	400 00	400 00
Ferne, Mrs. D. M.	Belfast, Ireland	40	800 00	800 00
Ferne, W. J. Lieut. Com.	London, Eng.	360	7,200 00	7,200 00
Ferne, W. K.	Liverpool, Eng.	50	1,000 00	1,000 00
Ferrier, Miss Annie	Orangeville, Ont.	13	260 00	260 00
Ffolkes, Miss Agnes Ann.	Toronto, Ont.	103	2,060 00	2,060 00
Field, Henry M.	"	10	200 00	200 00
Fitton, Cecil H.	} Trustees	10	200 00	200 00
Fitton, Minnie				
Fitton, Horace W.				
Fitton, H. W.	"	8	160 00	160 00
Fitzgerald, William	Unknown.	5	100 00	100 00
Forbes, Geo. D.	Hespeler, Ont.	52	1,040 00	1,040 00
Forbes, Geo. D. and J. J. Shaw (in trust)	"	52	1,040 00	1,040 00
Forbes, Geo. D. and J. J. Shaw (in trust)	"	52	1,040 00	1,040 00
Forbes, Geo. D. and J. J. Shaw (in trust)	"	52	1,040 00	1,040 00
Forster, J. W. L.	Toronto, Ont.	10	200 00	200 00
Foster, C. C.	"	10	200 00	200 00
Foster, Ethel A. G.	"	13	260 00	260 00
Foster, Harold W. A.	"	13	260 00	260 00

## SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Fox, G. W.	Liverpool, Eng.	92	1,840 00	1,840 00
Frank, Emil H.	New York, N. Y.	380	7,600 00	7,600 00
Frank, George S.	"	60	1,200 00	1,200 00
Freyseng, Peter	Toronto, Ont.	175	3,500 00	3,500 00
Frink, H. W.	St. John, N.B.	25	500 00	500 00
Frink, R. W. W.	"	250	5,000 00	5,000 00
Fullard, R. J. B.	Prince Albert, Sask.	5	100 00	100 00
Fulton, R. R., (exrs. estate)	Toronto, Ont.	146	2,920 00	2,920 00
Gamble, Mrs. Matilda	"	57	1,140 00	1,140 00
Gamsby, Mrs. Rosa A. B.	Oscala, Fla.	96	1,920 00	1,920 00
Garrett, Mrs. Minnie L.	Kingston, Ont.	25	500 00	500 00
Gash, Jane, (exrs. estate)	Toronto, Ont.	50	1,000 00	1,000 00
Gash, N. B.	"	25	500 00	500 00
Gentles, Mrs. Margaret	Kincardine, Ont.	75	1,500 00	1,500 00
George, W. H.	Toronto, Ont.	5	100 00	100 00
Gibson, Lady Elizabeth M.	Hamilton, Ont.	100	2,000 00	2,000 00
Gibson, Rev. J.	Thornhill, Ont.	25	500 00	500 00
Gill, Robert	Ottawa, Ont.	20	400 00	400 00
Gilleland, L. J.	Ayton, Ont.	10	200 00	200 00
Gilmour, Miss Alice	Toronto, Ont.	5	100 00	100 00
Glover, Mrs. H. B. Q.	Liverpool, Eng.	50	1,000 00	1,000 00
Goad, C. E., (exrs. estate)	Toronto, Ont.	700	14,000 00	14,000 00
Gold, James	London, Eng.	75	1,500 00	1,500 00
Gordon, William	Unknown.	3	60 00	60 00
Gorham, Mrs. Helen D.	Milton, Ont.	12	240 00	240 00
Gould, Isaac J.	Uxbridge, Ont.	125	2,500 00	2,500 00
Gourley, Mrs. Lottie E.	Toronto, Ont.	50	1,000 00	1,000 00
Gowans, John, (exrs. estate)	"	150	3,000 00	3,000 00
Graham, Mrs. Ada	Fairhope, Baldwin Co., Alabama	50	1,000 00	1,000 00
Graham, James	Lindsay, Ont.	125	2,500 00	2,500 00
Graham, Sir John H. M.	Glasgow, Scotland	250	5,000 00	5,000 00
Grant, Miss Aggie G.	Woodville, Ont.	72	1,440 00	1,440 00
Grassett, Fred. LeM., M.D.	Toronto, Ont.	114	2,280 00	2,280 00
Gray, Wm.	New York, N.Y.	20	400 00	400 00
Gunn, Miss Tena	Toronto, Ont.	25	500 00	500 00
Guntrum, L. E.	Cincinnati, Ohio	50	1,000 00	1,000 00
Gzowski, Mrs. Vera M.	Toronto, Ont.	4	80 00	80 00
Hall, Bertha F.	Vancouver, B.C.	20	400 00	400 00
Hamilton, James, (exrs. estate)	Warkworth, Ont.	100	2,000 00	500 00
Hammond, Mrs. Isabella	Erindale, Ont.	386	7,720 00	3,720 00
Hamlin, Mrs. Helen	Fergus, Ont.	15	300 00	300 00
Hanna, D. B.	Toronto, Ont.	250	5,000 00	5,000 00
Harrington, Fred.	"	19	380 00	380 00
Harrington, Mrs. Catherine	"	1	20 00	20 00
Harrington, Miss Kate	"	25	500 00	500 00
Harrington, Joseph	Jerseyville, Ont.	37	740 00	740 00
Harrington, William	Ancaster, Ont.	37	740 00	740 00
Harris Trust, The	Brantford, Ont.	50	1,000 00	1,000 00
Harris, A. B.	Clarkson, Ont.	22	440 00	440 00
Harris, Lloyd	Brantford, Ont.	340	6,800 00	6,800 00
Harris, Mrs. Mary H. S. V.	Clarkson, Ont.	62	1,240 00	1,240 00
Harris, Miss Naomi M.	"	54	1,080 00	1,080 00
Harris, Miss Annie L.	"	54	1,080 00	1,080 00
Harris, Miss Lucy L.	Toronto, Ont.	61	1,220 00	1,220 00
Hart, M. G. Agt. and G. H. Hodgetts, Acct. (in trust)	"	73	1,460 00	1,460 00
Harvey, Edmund	Guelph, Ont.	7	140 00	140 00
Harvey, Mrs. Joanna L. (in trust)	Guelph, Ont.	10	200 00	200 00
Haszard, Horace	Charlottetown, P.E.I.	50	1,000 00	1,000 00
Hay, E.	Toronto, Ont.	250	5,000 00	5,000 00
Henkes, Rev. William	Lewiston, N. Y.	40	800 00	800 00
Heape, Mrs. Barbara	Liverpool, Eng.	450	9,000 00	9,000 00
Heffernan, Miss N.C.	Toronto, Ont.	80	1,600 00	1,600 00

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## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Henderson, John.....	Ottawa, Ont.....	125	2,500 00	2,500 00
Henry, John, (exrs. estate).....	Toronto, Ont.....	20	400 00	400 00
Hepburn, R. H.....	Winnipeg, Man.....	5	100 00	100 00
Hewat, Miss Florence E.....	Halifax, N.S.....	20	400 00	400 00
Heyd, George B.....	Brantford, Ont.....	65	1,300 00	1,300 00
Hill, G. A. (in trust).....	Toronto, Ont.....	20	400 00	400 00
Hime, W. L. and M. W. (in trust).....	".....	20	400 00	400 00
Hinde, George J.....	Croydon, Surrey, Eng.....	750	15,000 00	15,000 00
Hirschberg, Mary.....	St. Louis, Mo.....	63	1,260 00	1,260 00
Hobson, Mrs. Agnes.....	Guelph, Ont.....	60	1,200 00	1,200 00
Hobson, Mrs. R. M.....	Toronto, Ont.....	100	2,000 00	2,000 00
Hobson, J. Henry.....	Redcliffe, Dowlsh, Eng.....	200	4,000 00	4,000 00
Hodgkinson, F. A.....	London, Eng.....	30	600 00	600 00
Hodgins, Frank E. (trustee Wm. Thompson estate).....	Toronto, Ont.....	30	600 00	600 00
Hogg, Mrs. May Harvey and Gerard Lake Crole.....	London, N., Eng.....	15	300 00	300 00
Holcroft, Mrs. M. S. (estate), c/o H.S. Holcroft.....	Toronto, Ont.....	10	200 00	200 00
Holcroft, H. S.....	".....	5	100 00	100 00
Hood, John (in trust).....	Winnipeg, Man.....	25	500 00	500 00
Hooper, Chas. E., (exrs. estate,) c/o Dr. E. M. Hooper.....	Toronto, Ont.....	63	1,260 00	1,260 00
Hopkins, George, (exrs. estate).....	London, Eng.....	7	140 00	140 00
Horne, George (exrs. estate).....	Toronto, Ont.....	48	960 00	960 00
Horne, Miss Mary.....	Tilsonburg, Ont.....	14	280 00	280 00
Hornshy, Harry.....	Leamington, Eng.....	17	348 00	340 00
Hornshy, Mrs. Julia.....	Toronto, Ont.....	11	220 00	220 00
Hoskin, John K.C., L.L.D.....	".....	173	3,460 00	3,460 00
Howe, Etna D.....	".....	100	2,000 00	2,000 00
Hughes, Mrs. Jerusha D.....	".....	150	3,000 00	3,000 00
Ince, William (trustee).....	".....	103	2,060 00	2,060 00
Inglis, Miss Annie.....	London, S.W., Eng.....	10	200 00	200 00
Jacks, Mrs. Henrietta.....	Toronto, Ont.....	20	400 00	400 00
Jacks, Price, (exrs. estate).....	".....	132	2,640 00	2,640 00
Jackson, George J.....	Simcoe, Ont.....	10	200 00	200 00
Jackson, Alexander H.....	Buffalo, N.Y.....	10	200 00	200 00
Jackson, Walter William.....	Horton Lodge, Slough, Eng.....	20	400 00	400 00
Jackson, Mrs. Emma E.....	Scarboro, Ont.....	5	100 00	100 00
Jackson, Thompson.....	".....	20	400 00	400 00
Jager, A. N. R.....	Liverpool, Eng.....	25	500 00	500 00
Jager, B. M.....	".....	50	1,000 00	1,000 00
Jarvis, Mrs. Jennie.....	Toronto, Ont.....	47	940 00	940 00
Johnston, James A., (exrs. estate).....	".....	50	1,000 00	1,000 00
Johnston, Miss Sidney M.....	".....	75	1,500 00	1,500 00
Jones, Grey.....	Liverpool, Eng.....	10	200 00	200 00
Jones, Thomas E.....	Toronto, Ont.....	9	180 00	180 00
Jones, Rev. William, (exrs. estate).....	".....	3	60 00	60 00
Jones, W. E.....	Liverpool, Eng.....	20	400 00	400 00
Keefer, W. Napier.....	Toronto, Ont.....	55	1,100 00	1,100 00
Kehoe, Christopher, I.....	Care of F. D. Hirschber g & Co., St. Louis, Mo.....	62	1,240 00	1,240 00
Keith, David S.....	Toronto, Ont.....	65	1,300 00	1,300 00
Kennaway, Miss Gertrude E.....	Otter y, St. Marys, Devonshire, Eng.....	27	540 00	540 00
Kennaway, Rt. Hon. Sir John H. (Bart.).....	Otter y, St. Marys, Devonshire, Eng.....	150	3,000 00	3,000 00
Kennedy, Miss Belle H.....	San Francisco, Cal.....	1	20 00	20 00
Kennedy, Miss Grace M.....	".....	1	20 00	20 00
Kennedy, Mrs. Ida M.....	Agincourt, Ont.....	15	300 00	300 00
Kennedy, Wm. B., M.D.....	Guelph, Ont.....	32	640 00	640 00
Kenny, J. J., (exrs. estate).....	Care of Mrs. P. L. Bai- ley, Mimico, Ont.....	2,089	41,780 00	41,780 00

## SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Kent, Mrs. Caroline.	Toronto, Ont.	1,270	25,400 00	25,400 00
Ketchum, Mrs. Carrie E.	Gananoque, Ont.	56	1,120 00	1,120 00
King, Miss Emma.	Quebec, Que.	20	400 00	400 00
Kirkpatrick, Rev. Francis Grant.	Kingston Mills, Ont.	5	100 00	100 00
Kirkpatrick, Chas. Stafford.	Sydenham, Ont.	5	100 00	100 00
Kirkpatrick, Herbert Rutherford.	Montreal, Que.	5	100 00	100 00
Kirkpatrick, Henriette Helen.	"	5	100 00	100 00
Kirkpatrick, Annie Kathleen.	Saranac Lake, N.Y.	5	100 00	100 00
Kirkpatrick, Mrs. Harriet B.	Kingston, Ont.	41	820 00	820 00
Knight, Edward.	Rotterdam, Holland.	20	400 00	400 00
Knox, Mrs. Leonora J.	Toronto, Ont.	6	120 00	120 00
Knox, William.	"	6	120 00	120 00
Knowles, Miss Mary G.	Albany, N. Y.	12	240 00	240 00
Laird, Mrs. Mary.	Toronto, Ont.	34	680 00	680 00
Lamond, Mrs. M. L. A.	Richmond, Surrey, Eng.	50	1,000 00	1,000 00
Langley, H. George.	Toronto, Ont.	35	700 00	700 00
Langrish, W. J.	London, E.C., Eng.	10	200 00	200 00
Larkin, P., (exrs. estate).	Care of Mrs. E. M. Larkin, St. Catharines, Ont.	100	2,000 00	2,000 00
Lash, Z. A., K.C., LL.D.	Toronto, Ont.	34	680 00	680 00
Lash, Z. A., K.C., LL.D., trustee.	"	400	8,000 00	8,000 00
Lash-Miller, Mrs. P. C.	"	30	600 00	600 00
Latta, James G.	London, Eng.	130	2,600 00	2,600 00
Law, William.	Glasgow, Scot.	72	1,440 00	1,440 00
Lawrence, G. W., (exrs. estate).	Care of W. N. Lawrence, Stratford, Ont.	55	1,100 00	1,100 00
Lawrence, William.	Stratford, Ont.	50	1,000 00	1,000 00
Leggatt, Catherine M.	Hamilton, Ont.	50	1,000 00	1,000 00
Leggatt, John.	"	50	1,000 00	1,000 00
Leggatt, Matthew H.	Vancouver, B.C.	50	1,000 00	1,000 00
Leggatt, William.	Montreal, Que.	50	1,000 00	1,000 00
Lee, Frank P.	Toronto, Ont.	25	500 00	500 00
Lipscomb, H. J., (exrs. estate).	La Plaza Apts., Toronto, Ont.	50	1,000 00	1,000 00
Little, Rev. James M. A. (estate).	Toronto, Ont.	250	5,000 00	5,000 00
Little, Dr. L. S. (Rosetta Annie Little and Chas. Jas. Colbrooke Little, (exrs. estate).	The Roughets, Whitehill, Bletchingley, Surrey, Eng.	20	400 00	400 00
Locke, J. T.	J. T. Locke & Co., Toronto, Ont.	10	200 00	200 00
Long, Thomas.	Toronto, Ont.	754	15,080 00	15,080 00
Long, Miss Annie.	"	80	1,600 00	1,600 00
Long, Thomas (in trust).	"	100	2,000 00	2,000 00
Long, F. S.	London, Eng.	2	40 00	40 00
Logan, F. G.	Care of James Lumbers & Co., Toronto, Ont.	45	900 00	900 00
Loucks, Mrs. Harriett.	Winnipeg, Man.	6	120 00	120 00
Lyons, Miss Antonia E.	Vancouver, B.C.	12	240 00	240 00
MacDonald, Mrs. Alice.	Guelph, Ont.	12	240 00	240 00
MacDonald, Mrs. Sarah M.	Toronto, Ont.	12	240 00	240 00
MacDonald, Col. A. H., K.C.	Guelph, Ont.	10	200 00	200 00
MacGillivray, Clara D.	Kingston, Ont.	22	440 00	440 00
MacKay, Geo. S., (exrs. estate).	Toronto, Ont.	32	640 00	640 00
MacMahon, H. P.	St. Thomas, Ont.	50	1,000 00	1,000 00
MacPherson, Miss Katherine L.	Montreal, Que.	12	240 00	240 00
MacPherson, Gilbert G.	Rochester, N. Y.	50	1,000 00	1,000 00
Maddison, Mrs. C. A. (in trust).	Toronto, Ont.	11	220 00	220 00
Mahony, Mrs. M. E.	Oakville, Ont.	5	100 00	100 00
Mann, John, jr.	Glasgow, Scot.	36	720 00	720 00
Mann, Ludovic, M.	"	72	1,440 00	1,440 00
Manning, Mrs. Francis.	New York, N. Y.	15	300 00	300 00

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## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Manitoba College.....	Winnipeg, Man.....	105	2,100 00	2,100 00
Marks, Mrs. Emile P., (exrs. estate).....	Toronto, Ont.....	25	500 00	500 00
Marriott, Charles.....	".....	100	2,000 00	2,000 00
Martin, Percy.....	Vancouver, B.C.....	5	100 00	100 00
Martin, Thomas B. (trustee).....	Cayuga, Ont.....	40	800 00	800 00
Mason, J. Cooper, mgr. Calvert, A. E., asst. mgr. (in trust).....	Toronto, Ont.....	1,308	26,160 00	26,160 00
Masson, Wm. (exrs. estate).....	".....	122	2,440 00	2,440 00
Maughan, Mrs. Fanny.....	".....	18	360 00	360 00
Meikle, W. B.....	".....	426	8,520 00	8,520 00
Merrill, A. D.....	Tillsonburg, Ont.....	25	500 00	500 00
Merrill, L.....	".....	25	500 00	500 00
Metcalf, Mrs. Emma.....	Grimsby, Ont.....	35	700 00	700 00
Miles, Rev. J.....	Suffolk, Eng.....	2	40 00	40 00
Miles, Mrs. Martha P.....	Toronto, Ont.....	31	620 00	620 00
Miles, W. A. (in trust).....	London, E.C., Eng.....	34	680 00	680 00
Milford, George.....	Owen Sound, Ont.....	200	4,000 00	4,000 00
Miller, Mrs. Elizabeth A.....	Toronto, Ont.....	16	320 00	320 00
Miller, R. S., (exrs. estate).....	Unknown.....	8	160 00	160 00
Mills, Jesse S.....	Toronto, Ont.....	10	200 00	200 00
Mitchell, Miss Bessie I. A. and Alastair R. H. Mitchell (trustees).....	".....	40	800 00	800 00
Minty, Gilbert.....	".....	5	100 00	100 00
Moore, A. J., (exrs. estate).....	Goderich, Ont.....	10	200 00	200 00
Moren, William J.....	Winnipeg, Man.....	50	1,000 00	1,000 00
Morgan, Miss M. Hope.....	Toronto, Ont.....	4	80 00	80 00
Morgan, Miss F.....	".....	4	80 00	80 00
Morren, E. W. S.....	New York, N.Y.....	5	100 00	100 00
Morrison, Angus, (exrs. estate).....	Toronto, Ont.....	25	500 00	500 00
Morrow, George A.....	".....	487	9,740 00	9,740 00
Morrow, W. G.....	Peterboro, Ont.....	219	4,380 00	4,380 00
Munro, Alexander.....	Toronto, Ont.....	2	40 00	40 00
Murray, Rev. J., (exrs. estate).....	Care of Mrs. Isabella Murray, Grimsby, Ont.....	20	400 00	400 00
Murray, George.....	Toronto, Ont.....	684	13,680 00	7,919 30
Myers, Mrs. May Ann exec. estate of Au- gustus.....	Cambridge, Mass.....	796	15,920 00	15,920 00
McAllen, George H.....	Montreal, Que.....	25	500 00	500 00
McAllum, W. R.....	London, Eng.....	10	200 00	200 00
McCabe, J.....	London, Eng.....	55	1,100 00	1,100 00
McCarthy, D. L. & Leighton G. (trustees).....	Toronto, Ont.....	100	2,000 00	2,000 00
McCalla, Mrs. W. J. (in trust).....	St. Catharines, Ont.....	2	40 00	40 00
McCuaig, Mrs. Matilda M.....	Belleville, Ont.....	100	2,000 00	2,000 00
McCormack, E. U.....	Toronto, Ont.....	20	400 00	400 00
McDonald, Mrs. Mary J.....	New York, N.Y.....	10	200 00	200 00
McEwen, John.....	Vancouver, B. C.....	15	300 00	300 00
McFiggens, Arthur J.....	Fenella, Ont.....	50	1,000 00	1,000 00
McGachen, Mrs. Gertrude.....	Orla, Ont.....	5	100 00	100 00
McGill, Wm., (exrs. estate).....	Toronto, Ont.....	25	500 00	500 00
McGill, Margaret, (exrs. estate).....	".....	15	300 00	300 00
McGee, Elizabeth.....	Ottawa, Ont.....	80	1,600 00	1,600 00
McGee, Mrs. Annie.....	Toronto, Ont.....	80	1,600 00	1,600 00
McGillivray, Mrs. Helen.....	Whitby, Ont.....	62	1,240 00	1,240 00
McIntosh, James I.....	Guelph, Ont.....	12	240 00	240 00
McIntyre, R. L.....	Toronto, Ont.....	10	200 00	200 00
McKeand, John.....	Liverpool, Eng.....	20	400 00	400 00
McKeown, Miss Christina L.....	Orangeville, Ont.....	13	260 00	260 00
McLaren, Henry E.....	Hamilton, Ont.....	14	280 00	280 00
McLaren, Arch. K.....	".....	14	280 00	280 00
McLaren, George H., Dr.....	Toronto, Ont.....	14	280 00	280 00
McLaren, H. E. and R. A. Lucas for Jean McLaren.....	Hamilton, Ont.....	14	280 00	280 00
McLaren, Frederick G.....	Hamilton, Ont.....	16	320 00	320 00
McLaren, Richard J. (estate).....	".....	14	280 00	280 00

## SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
McLaren, W. F.	Hamilton, Ont.	14	280 00	280 00
McLean, E. L.	Toronto, Ont.	5	100 00	100 00
McMurrich, Professor J. P.	"	86	1,720 00	1,720 00
McMurrich, George (estate).	"	220	4,400 00	2,640 00
McMurrich, Mrs. Minnie G.	Toronto, Ont.	40	800 00	800 00
McNamara, Thomas.	Peterboro, Ont.	20	400 00	400 00
McTaggart, Miss Elizabeth.	Toronto, Ont.	50	1,000 00	1,000 00
Naftel, Walter F. A.	Goderich, Ont.	5	100 00	100 00
Naftel, Miss Emily C. L.	"	5	100 00	100 00
Nairn, Alexander (estate).	Toronto, Ont.	30	600 00	600 00
National Trust Co. Ltd. (estate H. C. Hammond).	"	125	2,500 00	2,500 00
Nat'l. Trust Co., Ltd., in trust for Maud MacKenzie	"	20	400 00	400 00
Neilson, Alexander.	London, Eng.	30	600 00	600 00
Neilson, Hugh.	Toronto, Ont.	100	2,000 00	2,000 00
Nelles, Mrs. Alice M.	Guelph, Ont.	6	120 00	120 00
Nelles, Mrs. B. H. G.	Grimbsy, Ont.	5	100 00	100 00
Nevitt, Mrs. E. E.	Toronto, Ont.	25	500 00	500 00
Nicholson, E. A. (exrs. of the late).	Lewes, Sussex, Eng.	40	800 00	800 00
Nicholson, Miss Jessie.	"	80	1,600 00	1,600 00
Nicholson, W. E.	"	80	1,600 00	1,600 00
Nicholai, Siegfried F.	4 Josefplatz, Munich.	16	320 00	320 00
Niehaus, Charles (estate).	Toronto, Ont.	125	2,500 00	2,500 00
Niven, J. K. (in trust).	"	60	1,200 00	1,200 00
Nordheimer, Samuel (estate).	"	300	6,000 00	6,000 00
Northern Life Assurance Co.	London, Ont.	250	5,000 00	5,000 00
Noxon, Mrs. Georgie E.	Toronto, Ont.	25	500 00	500 00
Oakshott, Elizabeth S.	Bidton, Cheshire, Eng.	50	1,000 00	1,000 00
O'Flynn, F. W.	Toronto, Ont.	50	1,000 00	1,000 00
O'Flynn, H. H.	"	50	1,000 00	1,000 00
O'Flynn, Philo W.	Madoc, Ont.	63	1,260 00	1,260 00
O'Flynn, F. E.	Belleville, Ont.	62	1,240 00	1,240 00
Ogden, W. W. (in trust).	Toronto, Ont.	24	480 00	385 00
Oster, Hammond & Nanton.	Winnipeg, Man.	375	7,500 00	7,500 00
Osborne, J. P.	Beamsville, Ont.	5	100 00	100 00
Oxnard, George A.	Guelph, Ont.	40	800 00	800 00
Pann, Mrs. E. J.	Los Angeles, Cal.	50	1,000 00	1,000 00
Parfitt, Albion.	London, Ont.	50	1,000 00	1,000 00
Parker, Stephen J.	Owen Sound, Ont.	400	8,000 00	8,000 00
Parlane, W. A.	Collingwood, Ont.	15	300 00	300 00
Paterson, Rev. T. W.	Deer Park, Toronto, Ont.	84	1,680 00	1,680 00
Paterson, Mrs. Florence	Toronto, Ont.	12	240 00	240 00
Paton, Miss Jean.	"	50	1,000 00	1,000 00
Paton, John.	"	60	1,200 00	1,200 00
Paton, Nigel F.	Calcutta, India.	30	600 00	600 00
Patton, Jos. G., M.D.	Toronto, Ont.	155	3,100 00	3,100 00
Payne, Julian D. (exrs. estate).	New Orleans, La.	20	400 00	400 00
Pearson, F. S. (estate).	New York, N.Y.	1,250	25,000 00	25,000 00
Pellatt, Brig. General Sir Henry M., C.V.O.	Toronto, Ont.	304	6,080 00	6,080 00
Peine, Louis.	New Hamburg, Ont.	50	1,000 00	1,000 00
Pepper, Rev. John.	West Toronto, Ont.	15	300 00	300 00
Perrin, Mrs. Miney.	New York, N.Y.	125	2,500 00	2,500 00
Perry, Miss Elizabeth.	Toronto, Ont.	27	540 00	540 00
Peterkin, W. M.	"	250	5,000 00	5,000 00
Peters, George.	Peterboro, Ont.	20	400 00	400 00
Phelps, E. S.	Burlington, Iowa.	50	1,000 00	1,000 00
Pipe, Harvey.	Amherst, N.S.	6	120 00	120 00
Poland, H. G.	London, Eng.	20	400 00	400 00
Porter, John G.	Toronto, Ont.	30	600 00	600 00
Potts, James McC.	Stirling, Ont.	10	200 00	200 00
Powell, J. B. (exrs. estate)				
Powell, Rev. John (J. H. U. Powell).	Mayfield, Sussex, Eng.	100	2,000 00	2,000 00
Price, Miss Lavinia.	Toronto, Ont.	10	200 00	200 00

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THE WESTERN ASSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Pringle, Mrs. Sara J.	Toronto, Ont.	35	700 00	700 00
Provident Investment Co.	"	107	2,140 00	2,140 00
Proudfoot, William	Goderich, Ont.	200	4,000 00	4,000 00
Radley, Mrs. Elizabeth J.	Toronto, Ont.	50	1,000 00	1,000 00
Ramsay, William	Stowe, Scotland	950	19,000 00	19,000 00
Rance, Miss Eva Frances	Blyth, Ont.	3	60 00	60 00
Rennie, Mrs. Mary Ann	Bromley, Kent, Eng.	20	400 00	400 00
Rance, Mrs. Harriet	Clinton, Ont.	50	1,000 00	1,000 00
Richard, Alfred	Montreal, Que.	10	200 00	200 00
Ridout, Percival F.	London, Eng.	55	1,100 00	1,100 00
Robert, E. A.	Montreal, Que.	250	5,000 00	5,000 00
Robertson, John A.	Toronto, Ont.	25	500 00	500 00
Robinson, Mrs. Elizabeth	"	60	1,200 00	1,200 00
Robinson, Mrs. Elizabeth (in trust)	"	4	80 00	80 00
Robinson, Sir Thomas B. and Lady Rosa Hannah Robinson	North Foreland, Broad- stairs, Kent, Eng.	100	2,000 00	2,000 00
Rogers, Dr. J. M.	Ingersoll, Ont.	18	360 00	360 00
Rogers, Mrs. Helen S.	Peterboro, Ont.	41	820 00	820 00
Rollo, Jennie S.	Chicago, Ill.	53	1,060 00	1,060 00
Rollo, W. F.	"	56	1,120 00	1,120 00
Rollo, Evelyn L.	"	53	1,060 00	1,060 00
Ross, Alexander	Liverpool, Eng.	4	80 00	80 00
Ross, Hon. A. M., (exrs. estate)	Toronto, Ont.	50	1,000 00	1,000 00
Ross, Miss Caroline S.	"	25	500 00	500 00
Ross, Mrs. E. Phoebe	Port Hope, Ont.	5	100 00	20 00
Routh, J. H., (exrs. estate)	Montreal, Que.	20	400 00	400 00
Rowlands, R. F.	Toronto, Ont.	10	200 00	200 00
Royal Trust Company	Montreal, Que.	333	6,660 00	6,660 00
Rumsey, C. S., (exrs. estate)	St. Marys, Ont.	10	200 00	200 00
Rumsey, Mrs. M. A. A.	"	10	200 00	200 00
Ruston, Miss Jessie	Georgetown, Ont.	100	2,000 00	2,000 00
Royal Trust Co. (trustee for Mrs. Pison)	Toronto, Ont.	5	100 00	100 00
Ryan, Miss Elizabeth	Lucan, Ont.	34	680 00	680 00
Sauer, George	Toronto, Ont.	2	40 00	40 00
Saylor, Wesley	Trenton, Ont.	25	500 00	500 00
Schell, R. S., (exrs. estate)	Brantford, Ont.	80	1,600 00	1,600 00
Schell, H. P.	New York, N. Y.	20	400 00	400 00
Scholfield, W. G.	West Toronto, Ont.	10	200 00	200 00
Scott, Charles W.	Toronto, Ont.	60	1,200 00	1,200 00
Scott, George F.	374 Margueretta St., Toronto, Ont.	4	80 00	80 00
Scott, J., (exrs. estate)	Toronto, Ont.	100	2,000 00	2,000 00
Semple, Miss Jennie P.	"	35	700 00	700 00
Sewall, Mrs. Winnifred L.	Hamilton, Ont.	20	400 00	400 00
Sharpe, Miss Clara L.	San Francisco, Cal.	50	1,000 00	1,000 00
Sharpe, George, (exrs. estate)	"	170	3,400 00	1,221 35
Shaw, Mrs. Isabella T.	Hamilton, Ont.	33	660 00	660 00
Sherrard, H. A.	Toronto, Ont.	57	1,140 00	1,140 00
Sherrard, Mrs. A. L.	"	5	100 00	100 00
Shutt, Mrs. Charlotte	Ottawa, Ont.	15	300 00	300 00
Sidney, J. Henry	Cobourg, Ont.	20	400 00	400 00
Sinclair, Miss Janet	Unknown	13	260 00	260 00
Sinclair, J. C. (Elizabeth A. and Donald G. G., exrs. estate)	Care of Mrs. Elizabeth A. Sinclair, Toronto, Ont.	83	1,660 00	1,660 00
Small, Miss Catherine G.	Sarnia, Ont.	36	720 00	720 00
Smedley, George F. & Co.	Toronto, Ont.	10	200 00	200 00
Smith, F. J. D.	Newtonbrook, Ont.	210	4,200 00	4,200 00
Smith, Alexander	Toronto, Ont.	60	1,200 00	1,200 00
Smith, Dr. Andrew, (exrs. estate)	Toronto General Trusts Corp., Toronto, Ont.	40	800 00	800 00
Smith, D. King, M. D.	Toronto, Ont.	10	200 00	200 00



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## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Smith, Mrs. Mary Ann, (exrs. estate).....	National Trust Co., Toronto, Ont. ....	270	5,400 00	5,400 00
Smith, H. B. ....	Owen Sound, Ont. ....	175	3,500 00	3,500 00
Smith, Davis & Co. ....	Buffalo, N. Y. ....	500	10,000 00	10,000 00
Smith, W. W. ....	Raleigh, N. C. ....	75	1,500 00	1,500 00
Smith, Marshall J., (exrs. estate) .....	New Orleans, La. ....	20	400 00	400 00
Sonkson, E. ....	London, E. C., Eng. ....	224	4,480 00	4,480 00
Sorgus, Mrs. Constance Zepf. ....	Three Rivers, Que. ....	5	100 00	100 00
Sproule, Miss E. J. ....	Springfield-on-Credit, Ont. ....	78	1,560 00	1,560 00
Stanley, Bernard. ....	Lucan, Ont. ....	300	6,000 00	6,000 00
Stanley, Mrs. Hannah E. (in trust). ....	" .....	8	160 00	160 00
Stanley, Mrs. Jennie. ....	" .....	50	1,000 00	1,000 00
Stanley, Aljoe E. ....	" .....	37	740 00	740 00
Stanley, Miss Mary E. ....	" .....	61	1,220 00	1,220 00
Stanley, Miss Charlotte M. ....	" .....	39	780 00	780 00
Stanley, Albert E. ....	" .....	30	600 00	600 00
Stanley, Miss M. Lucretia. ....	" .....	36	720 00	720 00
Stanley, Uriah M. ....	Brantford, Ont. ....	40	800 00	800 00
Stanway, F. N. ....	Toronto, Ont. ....	5	100 00	100 00
Staples, Mrs. Eliza. ....	St. Thomas, Ont. ....	8	160 00	160 00
Stayner, Rev. Sutherland. ....	Toronto, Ont. ....	4	80 00	80 00
Stayner, Mrs. Harriet R. ....	" .....	6	120 00	120 00
Steele, Mrs. Annie E. ....	Belleville, Ont. ....	3	60 00	60 00
Stevenson, Miss Amy. ....	Ancaster, Ont. ....	40	800 00	800 00
Stewart, Miss Ida A. ....	Woodstock, Ont. ....	25	500 00	500 00
Stewart, William. ....	Toronto, Ont. ....	22	440 00	440 00
Stewart, Mrs. Margaret J. ....	Campbellford, Ont. ....	10	200 00	200 00
Stewart, Robert, (exrs. estate).....	Care of John Duncan, Toronto, Ont. ....	36	720 00	720 00
Stimson, G. A. & Co. ....	" .....	200	4,000 00	4,000 00
Stimson, H. E. ....	" .....	10	200 00	200 00
Stock, William H. ....	Liverpool, Eng. ....	20	400 00	400 00
Stocking, Charles P. ....	Waubashene, Ont. ....	200	4,000 00	4,000 00
Strachan, Miss Mary E. H. ....	Toronto, Ont. ....	206	4,120 00	4,120 00
Strathy, A. G. ....	" .....	52	1,040 00	1,040 00
Strathy, J. R. ....	" .....	30	600 00	600 00
Strathy, Miss Elizabeth M. ....	" .....	30	600 00	600 00
Strathy, G. B. ....	" .....	30	600 00	600 00
Strong, Arthur Douglas Dawker. ....	Galt, Ont. ....	20	400 00	400 00
Swain, W. J. ....	Collingwood, Ont. ....	55	1,100 00	1,100 00
Symons, Miss Eliza F. ....	Toronto, Ont. ....	13	260 00	260 00
Tackaberry, Mrs. Catherine, (exrs. estate) ..	Care of R. J. Tacka- berry, Toronto, Ont. ....	25	500 00	500 00
Talbot, Marcus, (exrs. estate) .....	Unknown .....	5	100 00	100 00
Taylor, Miss Amy E. R. ....	Toronto, Ont. ....	14	280 00	280 00
Taylor, Miss Mary L. ....	" .....	9	180 00	180 00
Taylor, Mrs. Elizabeth A. H., (exrs. estate)	Care of F. Roper, Toronto, Ont. ....	3	60 00	60 00
Thomas, Mrs. M. M. ....	Quebec, Que. ....	47	940 00	940 00
Thompson, John B., (extr) .....	London, Ont. ....	5	100 00	100 00
Thompson, J. B. ....	St. Marys, Ont. ....	15	300 00	300 00
Thompson, Robert, (exrs. estate).....	Care of R. W. Thompson, Pelham Place, Toron- to, Ont. ....	847	16,940 00	16,940 00
Thomson, Miss Martha Muir. ....	Glasgow, Scot. ....	24	480 00	480 00
Thompson, Malcolm. ....	Montreal, Que. ....	130	2,600 00	2,600 00
Thorburn, Miss Mary, (exrs. estate) .....	Care of J. T. and D. T. Symons, Toronto, Ont. ....	4	80 00	80 00
Tidswell, W. C., excr., (estate of). ....	Care of Kate Ethel Tids- well, Hamilton, Ont. ....	100	2,000 00	2,000 00
Tingle, John. ....	Wexford, Ont. ....	13	260 00	260 00
Toronto General Trusts Corp., (exrs. estate)	Toronto, Ont. ....	902	18,040 00	18,040 00
Mary E. Cockburn. ....				

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THE WESTERN ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Toronto General Trusts Corp., (exrs. estate)				
A. Robertson.....	Toronto, Ont.....	50	1,000 00	1,000 00
Toronto General Trusts Corp., (exrs. estate)				
C. C. Baines.....	".....	2	40 00	40 00
Toronto General Trusts Corp., (exrs. estate)				
Jane Kirkland.....	".....	166	3,320 00	3,320 00
Toronto General Trusts Corp., (exrs. estate)				
James Kerr Osborne.....	".....	355	7,100 00	7,100 00
Townley, Mrs. W. R.....	Chicago, Ill.....	24	480 00	480 00
Van Der Linde, Harold.....	Toronto, Ont.....	56	1,120 00	1,120 00
Van Heynigen, A. E., (estate).....	Care of Mary W. Heynigen, Mobile, Ala.....	100	2,000 00	2,000 00
Vogel, Philipp Jacob and Camille Soyka.....	London, E. C., Eng.....	60	1,200 00	1,200 00
Waddell, John.....	Orono, Ont.....	25	500 00	500 00
Wade, Mrs. Lillie M.....	Brighton, Ont.....	17	340 00	340 00
Wadhams, John M.....	Goshen, Conn.....	18	360 00	360 00
Wadhams, Julia E.....	".....	16	320 00	320 00
Wadhams, Mrs. Mary P.....	".....	30	600 00	600 00
Wadhams, Robert P.....	".....	16	320 00	320 00
Wainwright, C. S.....	Toronto, Ont.....	10	200 00	200 00
Walker, Mrs. Clara R.....	".....	34	680 00	680 00
Walker, Warren J.....	".....	2	40 00	40 00
Wallace, Mrs. Henrietta.....	".....	20	400 00	400 00
Ward, R. M. Bretherton.....	Liverpool, Eng.....	50	1,000 00	1,000 00
Warwick, Guy F.....	Toronto, Ont.....	290	5,800 00	5,800 00
Warwick, R. D.....	".....	10	200 00	200 00
Webb, Albert E. (in trust).....	Los Angeles, Cal.....	1,056	21,120 00	21,120 00
Webster, Alfred F. (in trust).....	Toronto, Ont.....	21	420 00	420 00
Weir, Robert.....	".....	5	100 00	100 00
Weller, H. L. M.....	".....	50	1,000 00	1,000 00
White, Miss Alice.....	Montreal, Que.....	5	100 00	100 00
Whitelaw, Mrs. Sarah.....	Fairbank, Ont.....	11	220 00	220 00
Wilkes, Alfred J.....	Brantford, Ont.....	2	40 00	40 00
Williamson, H. W., (estate).....	Care of W. Williamson, Toronto, Ont.....	10	200 00	200 00
Wills, Miss Annie.....	Toronto, Ont.....	31	620 00	620 00
Wills, Miss Annie (exec.).....	".....	1	20 00	20 00
Wills, Miss Eliza, (exrs. estate).....	".....	31	620 00	620 00
Wills, Miss Susan.....	".....	31	620 00	620 00
Wills, Miss Wilhelmina.....	".....	31	620 00	620 00
Wills, Thomas (exec. estate).....	Care of J. F. Wills, Belleville, Ont.....	125	2,500 00	2,500 00
Wilson, C. S., (exr. estate).....	Care of John Stark & Co., Toronto, Ont.....	1,200	24,000 00	24,000 00
Wintle, Cyril & Co.....	London, Eng.....	30	600 00	600 00
Wood, E. R.....	Toronto, Ont.....	75	1,500 00	1,500 00
Wood, Lewis P.....	".....	56	1,120 00	1,120 00
Wood, S. Casey.....	".....	56	1,120 00	1,120 00
Wood, Hon. S. C., (estate).....	Care of S. Casey Wood, Toronto, Ont.....	3	60 00	60 00
Wood, Miss Lucinda J.....	Brantford, Ont.....	53	1,060 00	1,060 00
Young, Mrs. Margaret.....	Toronto, Ont.....	12	240 00	240 00
Young, J. A., Jr.....	".....	13	260 00	260 00
Young, W. E.....	".....	2	40 00	40 00
Total Common Stock.....		75,000	\$1,500,000 00	\$1,484,625 65
Total Preferred Stock.....		50,000	1,000,000 00	1,000,000 00
Totals.....		125,000	\$2,500,000 00	\$2,484,625 65

**APPENDIX B.**  
**GENERAL STATEMENTS**  
**OF**  
**BRITISH AND FOREIGN COMPANIES**  
**FOR**  
**YEAR ENDING DECEMBER 31, 1917.**

THE GENERAL BUSINESS STATEMENTS OF THE FOLLOWING COMPANIES WERE NOT RECEIVED IN TIME FOR INSERTION IN THIS APPENDIX:—

Alliance Assurance Company, Limited.  
American Lloyds, Underwriters, At.  
Atlas Assurance Company, Limited.  
The British Crown Assurance Corporation.  
Caledonian Insurance Company.  
The Century Insurance Company Limited.  
Citizens' Insurance Company of Missouri.  
Columbia Insurance Company.  
Commercial Union Assurance Company, Limited.  
Continental Casualty Company.  
The Continental Insurance Company.  
The Employers' Liability Assurance Corporation, Limited.  
Fidelity-Phenix Fire Insurance Company of N.Y.  
General Accident, Fire and Life Assurance Corporation, Limited.  
The General Fire Assurance Company of Paris, France.  
Guardian Assurance Company, Limited.  
International Fidelity Insurance Company.  
The Law, Union and Rock Insurance Company, Limited.  
The Liverpool and London and Globe Insurance Company, Limited.  
The London Guarantee and Accident Company, Limited.  
London and Lancashire Fire Insurance Company, Limited.  
The Marine Insurance Company, Limited.  
Merchants Fire Assurance Corporation of N.Y.  
National Provincial Plate Glass and General Insurance Company, Limited.  
La Nationale, Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.  
North British and Mercantile Insurance Company.  
The Northern Assurance Company, Limited.  
The Norwich Union Fire Insurance Society, Limited.  
The Ocean Marine Insurance Company, Limited.  
The Palatine Insurance Company, Limited.  
The Phenix Fire Assurance Company of Paris, France.  
Phenix Assurance Company, Limited.  
Railway Passengers Assurance Company.  
The Royal Exchange Assurance.  
The Royal Insurance Company, Limited.  
The Scottish Union and National Insurance Company.  
The Stuyvesant Insurance Company.  
Sun Insurance Office.  
L'Union Compagnie d'Assurances contre l'incendie.  
Union Assurance Society, Limited.  
Union Insurance Society of Canton (China) Limited.  
The Order of United Commercial Travelers of America.  
The Yorkshire Insurance Company, Limited.

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## FIREMEN'S INSURANCE COMPANY.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

FIREMEN'S INSURANCE COMPANY—*Concluded.*

## INCOME.

Total premium income.....	\$ 3,471,900 24
Interest and dividends.....	295,844 73
Cash received for rents.....	97,138 45
Borrowed money (gross).....	260,000 00
Agents' balances previously charged off.....	44 07
United States revenue stamps refund.....	2,300 50
Employees Liberty Bond subscription.....	1,838 69
<b>Total income.....</b>	<b>\$ 4,129,066 68</b>

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,833,088 75
Expenses of adjustment and settlement of losses.....	43,555 11
Commissions or brokerage.....	809,793 38
Allowances to agencies for miscellaneous agency expenses.....	3,383 09
Salaries, \$46,311.60; and expenses, \$36,502.08; of special and general agents.....	82,813 68
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	168,976 70
Rents.....	19,320 60
Underwriters' boards and tariff associations.....	66,153 58
Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses.....	23,189 76
Inspections and surveys.....	3,311 30
Taxes on real estate.....	29,424 39
State taxes on premiums, Insurance Department licenses and fees.....	84,864 16
All other licenses, fees and taxes.....	14,534 79
Paid stockholders for interest or dividends.....	300,000 00
Agents' balances charged off.....	1,233 70
Gross decrease, by adjustment, in book value of bonds.....	9,562 75
Borrowed money repaid (gross).....	260,000 00
Interest or borrowed money.....	5,467 73
All other disbursements.....	112,228 04
<b>Total disbursements.....</b>	<b>\$ 3,870,901 51</b>

## LEDGER ASSETS.

Book value of real estate.....	\$ 1,074,129 63
Mortgage loans on real estate, first liens.....	2,301,450 00
Book value of bonds and stocks.....	1,673,496 66
Cash on hand, in trust companies and in banks.....	227,728 55
Agents' balances.....	596,349 97
<b>Total ledger assets.....</b>	<b>\$ 5,873,154 81</b>

## NON-LEDGER ASSETS.

Interest due and accrued.....	41,241 47
Rents due.....	765 87
Market value of bonds and stocks over book value.....	1,833,645 56
Reinsurance due on losses already paid.....	94,594 05
U.S. Revenue stamps refund claim.....	466 28
<b>Gross assets.....</b>	<b>\$ 7,843,868 04</b>
Deduct assets not admitted.....	41,651 00
<b>Total admitted assets.....</b>	<b>\$ 7,802,217 04</b>

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 517,663 21
Total unearned premiums.....	3,588,006 59
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	6,750 00
Federal, state and other taxes due or accrued (estimated).....	45,000 00
Contingent commissions or other charges due or accrued.....	7,560 00
Principal unpaid on scrip or certificate of profits.....	2,326 04
<b>Total liabilities (not including capital stock).....</b>	<b>\$ 4,167,245 84</b>

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FIREMEN'S INSURANCE COMPANY—*Concluded.*LIABILITIES—*Concluded.*

Capital stock paid up in cash.....	\$ 1,250,000 00
Surplus over all liabilities.....	2,384,971 20
Total liabilities.....	<u>\$ 3,634,971 20</u>

## RISKS AND PREMIUMS.

Amount of risks written or renewed during the year.....	\$577,511,462 00
Premiums thereon.....	5,735,119 48
Amount of risks terminated.....	566,621,116 00
Premiums thereon.....	5,532,397 93
Net amount in force at December 31, 1917.....	747,172,283 00
Premiums thereon.....	<u>7,183,553 45</u>

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## GLENS FALLS INSURANCE COMPANY.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Book value of real estate.....	\$ 227,356 55
Mortgage loans on real estate.....	1,644,686 23
Loans secured by pledge of bonds, stocks or other collaterals.....	222,241 00
Book value of bonds and stocks owned by the company.....	3,192,385 00
Cash on hand, in banks and trust companies.....	1,102,287 52
Agents' balances.....	719,223 27
<b>Total ledger assets.....</b>	<b>\$ 7,108,179 57</b>

## NON-LEDGER ASSETS.

Interest due and accrued, \$43,152.64; rents accrued, \$423.73.....	43,576 37
Other non-ledger assets.....	11,168 10
<b>Gross assets.....</b>	<b>\$ 7,162,924 04</b>
Deduct assets not admitted.....	12,701 63
<b>Total admitted assets.....</b>	<b>\$ 7,150,222 41</b>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 631,934 00
Total unearned premiums.....	3,175,916 27
Salaries, rents expenses, accounts, fees, etc., due and accrued.....	10,000 00
Federal, State, and other taxes due or accrued (estimated).....	70,000 00
Dividends declared and unpaid to stockholders.....	30,000 00
Funds held under reinsurance treaties.....	78,034 43
Reserve for dividend.....	125,000 00
Reserve for contingencies.....	40,000 00
<b>Total liabilities (not including capital stock).....</b>	<b>\$ 4,160,884 70</b>
Joint stock capital paid up in cash.....	500,000 00
Surplus over all liabilities.....	2,488,312 19
<b>Total liabilities.....</b>	<b>\$ 7,149,196 89</b>

## INCOME.

Net cash received for premiums other than perpetuals.....	\$ 3,789,494 35
Received for interest and dividends.....	282,011 39
Rents.....	27,256 31
Increase in liabilities during the year on account of reinsurance treaties.....	46,079 82
Gross increase, by adjustment, in book value of bonds and stocks.....	21,860 47
Gross profit on sale or maturity of real estate and bonds.....	1,015 00
From agents' balances previously charged off.....	233 35
<b>Total income.....</b>	<b>\$ 4,167,950 69</b>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,778,964 84
Expenses of adjustment and settlement of claims.....	51,561 20
Paid stockholders for interest or dividends.....	185,000 00
Allowances to agencies for miscellaneous agency expenses.....	21,330 52
Salaries, \$74,276.88; and expenses, \$58,425.34 of special and general agents.....	132,702 22
Commission or brokerage.....	778,098 54
Salaries, fees and all other charges of officers, directors, trustees and home office employees	156,924 18
Rents.....	14,241 11
Underwriters' boards and tariff associations.....	36,468 75
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	11,434 25
Inspections and surveys.....	15,020 73
Taxes on real estate.....	5,770 46
State taxes on premiums, Insurance Department licenses and fees.....	61,166 79
All other licenses, fees and taxes.....	11,288 00

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GLENS FALLS—*Concluded.*DISBURSEMENTS—*Concluded.*

Agents' balances charged off.....	\$ 1,369 94
Gross loss on sale or maturity of bonds.....	3,762 00
Gross decrease, by adjustment, in book value of bonds, stock and real estate.....	80,777 07
All other disbursements.....	98,794 99
Total disbursements.....	<u>\$ 3,444,675 59</u>

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$500,288,100 00
Premiums thereon.....	4,287,391 95
Amount of fire risks terminated.....	420,347,013 00
Premiums thereon.....	3,741,428 26
Net amount of fire risks in force on December 31, 1917.....	627,919,065 00
Premiums thereon.....	5,355,355 75
Net amounts of marine and inland risks in force on December 31, 1917.....	28,795,778 00
Premiums thereon.....	<u>797,974 00</u>

8 GEORGE V, A. 1918

## THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

## LEDGER ASSETS.

Book value of real estate.....	\$ 400,689 47
Loans on mortgages or real estate, first liens.....	1,000 00
Book value of stocks and bonds.....	3,515,642 75
Cash in hand, in trust companies and in banks.....	262,967 10
Agents' balances.....	536,585 48
Other ledger assets.....	1,541 25
Total ledger assets.....	\$ 4,718,426 05

## NON-LEDGER ASSETS.

Interest accrued.....	29,669 97
Reinsurance due on losses paid.....	10,729 73
Other non-ledger assets.....	1,427 43
Gross assets.....	\$ 4,760,253 18
Deduct assets not admitted.....	317,639 29
Total admitted assets.....	\$ 4,442,613 89

## LIABILITIES.

Net amount of unpaid claims.....	\$ 539,931 17
Unearned premiums.....	2,033,629 45
Salaries, rents, expenses, bills, accounts, etc., due or accrued.....	2,463 03
Federal, state and other taxes due or accrued (estimated).....	35,000 00
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....	459,288 06
Dividends declared and unpaid to stockholders.....	2,094 12
Due and to become due for borrowed money.....	84,000 00
Total liabilities, except capital stock.....	\$ 3,206,405 83
Capital stock paid in cash.....	1,000,000 00
Surplus.....	236,208 06
Total liabilities.....	\$ 4,442,613 89

## INCOME.

Total premiums other than perpetual.....	\$ 2,369,295 50
Deposit premiums written on perpetual risks (gross).....	4,520 42
Interest and dividends.....	163,728 29
Rents.....	29,931 08
Agents' balances previously charged off.....	676 84
Borrowed money.....	219,000 00
Gross profit on sale or maturity of bonds.....	723 49
All other income.....	6,228 43
Total income.....	\$ 2,794,104 05

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,647,487 67
Expenses of adjustment and settlement of claims.....	46,402 05
Paid stockholders for interest or dividends.....	29,721 55
Commission or brokerage.....	585,122 77
Allowances to agencies for miscellaneous agency expenses.....	11,630 47
Salaries, \$39,710 75, and expenses, \$23,623 81; of special and general agents.....	63,334 56
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	108,786 39
Rents.....	9,000 00
State taxes on premiums, Insurance Department licenses and fees.....	74,914 03



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THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—*Concluded.*DISBURSEMENTS—*Concluded.*

All other licenses, fees and taxes .....	\$ 10,188 90
Underwriters' boards and tariff associations ..	33,168 54
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses .....	20,569 21
Inspection and surveys.....	10,465 03
Taxes on real estate .....	5,810 87
Gross loss on sale or maturity of bonds.....	264 13
Agents' balances charged off.....	500 05
Deposit premiums returned .....	16,814 49
Borrowed money repaid .....	135,000 00
Interest on borrowed money.....	4,534 64
All other disbursements.....	58,888 36
Total disbursements.....	<u>\$ 2,872,604 71</u>

## RISKS AND PREMIUMS.

Written or renewed during the year, fire.....	\$86,269,317 00
Premiums thereon.....	4,070,708 03
Terminated during the year.....	3,689,395 00
Premiums thereon.....	3,952,826 43
Net in force at December 31, 1917.....	353,886,618 00
Premiums thereon.....	3,606,308 21
Perpetual risks not included above.....	22,704,193 00
Deposit premiums on same.....	<u>537,509 31</u>

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# NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY OF PITTSBURG, PA.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

### LEDGER ASSETS.

Book value of real estate.....	\$ 153,857 25
Mortgage loans on real estate.....	2,368,292 97
Loans secured by pledge of bonds, stocks or other collateral.....	47,425 00
Book value of bonds and stocks.....	738,821 07
Cash on hand, in banks and trust companies.....	275,614 06
Agents' balances.....	402,637 63
Other ledger assets.....	200 00
Total ledger assets.....	\$ 3,986,847 98

### NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	668 26
Interest due and accrued.....	46,777 43
Rents accrued.....	215 55
Market value of real estate over book value.....	9,958 50
Market value of bonds and stocks over book value.....	668 26
Reinsurance recoverable on paid losses.....	23,918 22
Gross assets.....	\$ 4,068,385 94
Deduct assets not admitted.....	60,923 71
Total admitted assets.....	\$ 4,007,462 23

### LIABILITIES.

Net amount of unpaid claims.....	\$ 307,914 96
Total amount of unearned premiums.....	2,054,566 40
Dividends declared and unpaid to stockholders.....	335 00
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	775 29
Taxes due and accrued (estimated).....	75,000 00
Contingent commissions or other charges due or accrued.....	2,760 64
Total liabilities.....	\$ 2,441,352 29
Capital stock paid up in cash.....	1,000,000 00
Surplus over liabilities and paid up capital stock.....	566,109 94
Total liabilities.....	\$ 4,007,462 23

### INCOME.

Net cash received for premiums.....	\$ 2,175,758 16
Received for interest and dividends.....	164,713 14
Received for rents.....	12,951 95
Agents' balances previously charged off.....	658 66
Gross profit on sale or maturity of real estate.....	705 20
All other income.....	1,379 47
Total income.....	\$ 2,356,166 58

### DISBURSEMENTS.

Net amount paid for claims.....	\$ 965,649 64
Expenses of adjustment and settlement of claims.....	35,155 05
Dividends paid stockholders.....	120,000 00
Commission or brokerage.....	610,689 81
Allowances to agencies for miscellaneous agency expenses.....	41,844 42
Salaries, \$19,075.05; and expenses, \$19,635.78 of special and general agents.....	38,710 83
Salaries, fees and other charges of officers, directors, trustees and home office employees.....	77,043 75
Rents.....	6,125 00
Underwriters' boards and tariff associations.....	14,240 26
Fire Department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	13,436 07

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NATIONAL-BEN FRANKLIN—*Concluded.*DISBURSEMENTS—*Concluded.*

Inspections and surveys.....	\$	7,484 19
Taxes on real estate.....		2,710 98
State taxes on premiums, Insurance Department fees and licenses.....		31,660 44
All other licenses, fees and taxes.....		18,548 96
Agents' balances charged off.....		1,405 58
Gross loss on sale or maturity of real estate.....		1,614 82
All other disbursements.....		25,857 66
Total disbursements.....	\$	2,012,177 46

## RISKS AND PREMIUMS.

	Fire.	Marine and Inland.
Amount of policies written or renewed during the year.....	\$271,563,586 00	\$16,577,283 00
Premiums thereon.....	2,753,607 37	481,318 43
Amount of policies terminated.....	240,592,835 00	13,356,624 00
Premiums thereon.....	2,448,626 26	357,487 28
Net amount in force at end of year.....	375,573,842 00	12,237,579 00
Premiums thereon.....	3,620,322 59	359,323 17

8 GEORGE V, A 1918

# NIAGARA FIRE INSURANCE COMPANY.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

### LEDGER ASSETS.

Mortgage loans on real estate, first liens .....	\$ 233,000 00
Book value of bonds and stocks .....	7,213,993 27
Cash on hand, in banks and trust companies .....	826,161 51
Agents' balances .....	1,048,445 70
Losses and expenses recoverable on paid losses .....	66,291 79
Total ledger assets .....	<u>\$ 9,387,892 27</u>

### NON-LEDGER ASSETS.

Interest due and accrued .....	54,006 93
Gross assets .....	<u>\$ 9,441,899 20</u>
Deduct assets not admitted .....	166,821 45
Total admitted assets .....	<u>\$ 9,275,077 75</u>

### LIABILITIES.

Net amount of unpaid claims .....	\$ 681,836 43
Total amount of unearned premiums .....	4,480,324 52
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued .....	26,000 00
Taxes due and accrued (estimated) .....	150,000 00
Contingent commissions or other charges due or accrued .....	10,000 00
Citizens' contingent liability .....	1,500 00
Employees Liberty Loan Fund .....	1,744 00
Total liabilities, except capital stock .....	<u>\$ 5,351,404 95</u>
Capital stock paid up in cash .....	1,000,000 00
Surplus over liabilities and paid up capital stock .....	2,923,672 80
Total liabilities .....	<u>\$ 9,275,077 75</u>

### INCOME.

Net cash received for premiums .....	\$ 5,242,379 71
Received for interest and dividends .....	390,177 61
Agents' balances previously charged off .....	956 11
Gross profit on sale or maturity of bonds .....	1,625 00
All other income .....	1,744 00
Total income .....	<u>\$ 5,636,882 43</u>

### DISBURSEMENTS.

Net amount paid for claims .....	\$ 2,218,489 99
Expenses of adjustment and settlement of claims .....	59,380 07
Dividends paid stockholders .....	250,000 00
Commission or brokerage .....	1,084,046 90
Salaries, \$86,844 47; and expenses, \$48,784 87 of special and general agents .....	135,629 34
Salaries, fees and other charges of officers, directors, trustees and home office employees .....	310,916 50
Rents .....	42,856 34
Underwriters' boards and tariff associations .....	64,497 65
Fire Department, fire patrol and salvage corps assessments, fees, taxes and expenses .....	10,212 84
Inspections and surveys .....	18,427 80
State taxes on premiums, Insurance Department fees and licenses .....	105,054 92
All other licenses, fees and taxes .....	22,119 81
Agents' balances charged off .....	2,437 62
Amount paid from income tax reserved .....	1,045 58
Gross loss on sale or maturity of bonds .....	886 20
All other disbursements .....	158,223 92
Total disbursements .....	<u>\$ 4,484,225 48</u>

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NIAGARA FIRE—*Concluded.*

## RISKS AND PREMIUMS.

	Fire.	Marine and Inland.
Amount of policies written or renewed during the year.....	\$811,389,872 00	\$35,434,847 00
Premiums thereon.....	7,700,489 44	729,966 43
Amount of policies terminated.....	630,312,509 00	27,584,301 00
Premiums thereon.....	6,344,053 26	342,869 56
Net amount in force at end of year.....	853,561,769 00	15,670,713 00
Premiums thereon.....	7,841,415 47	561,246 56

# NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WIS.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

### LEDGER ASSETS.

Book value of real estate.....	\$ 218,000 00
Mortgage loans on real estate, first liens, \$1,664,212.10; other than first, \$40,000.....	1,704,212 10
Book value of bonds.....	5,800,809 61
Cash on hand, in trust companies and in banks.....	479,673 67
Agents' balances and bills receivable.....	395,065 74
<b>Total ledger assets.....</b>	<b>\$ 8,597,761 12</b>

### NON-LEDGER ASSETS.

Interest due and accrued.....	69,603 55
Reinsurance recoverable on losses paid.....	4,648 65
<b>Gross assets.....</b>	<b>\$ 8,672,013 32</b>
Deduct assets not admitted.....	1,010,754 30
<b>Total admitted assets.....</b>	<b>\$ 7,661,259 02</b>

### LIABILITIES.

Net amount of unpaid claims.....	\$ 684,502 65
Total amount of unearned premiums.....	3,835,072 54
Conflagration reserve.....	500,000 00
Dividends declared and unpaid to stockholders.....	45,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,951 64
Taxes due or accrued (estimated).....	125,000 00
Commissions, brokerage and other charges due or accrued.....	30,932 88
<b>Total liabilities except capital stock.....</b>	<b>\$ 5,225,359 71</b>
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	1,435,899 31
<b>Total liabilities.....</b>	<b>\$ 7,661,259 02</b>

### INCOME.

Net cash received for premiums.....	\$ 3,748,248 84
Interest and dividends.....	308,259 09
Rents.....	14,317 50
Agents' balances previously charged off.....	24 89
Gross profit on sale or maturity of bonds.....	3,280 25
Gross increase, by adjustment, in book value of bonds.....	6,875 00
All other income.....	2,388 01
<b>Total income.....</b>	<b>\$ 4,083,393 58</b>

### DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,663,017 54
Expenses of adjustment and settlement of claims.....	42,537 83
Paid stockholders for interest and dividends.....	215,000 00
Commissions or brokerage.....	867,543 35
Allowances to local agencies for miscellaneous agency expenses.....	8,541 58
Salaries, \$101,102.12; and expenses, \$212,135.83; of special and general agents.....	313,237 95
Salaries, fees and all other charges of officers, directors, trustees and home office employees	118,405 47
Rents.....	13,000 00
Underwriters' boards and tariff associations.....	21,534 06
Fire department, fire patrol and salvage assessments, fees, taxes and expenses.....	19,301 82

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NORTHWESTERN NATIONAL—*Concluded.*DISBURSEMENTS—*Concluded.*

Inspections and surveys.....	\$ 306 25
Taxes on real estate.....	4,957 29
State taxes on premiums; Insurance Department licenses and fees.....	88,845 76
All other licenses, fees and taxes.....	21,721 82
Agents' balances charged off.....	1,202 85
Gross loss on sale or maturity of bonds.....	4,708 75
Gross decrease by adjustment in book value of real estate.....	2,448 16
All other disbursements.....	93,992 11
Total disbursements.....	<u>\$ 3,500,302 59</u>

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$435,476,923 00
Premiums thereon.....	4,432,608 32
Amount of risks terminated during the year.....	376,167,275 00
Premiums thereon.....	3,952,158 84
Net amount in force at December 31, 1917.....	808,860 745 00
Premiums thereon.....	<u>6,978,793 99</u>





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## BALANCE SHEET.

## LIABILITIES.

	£	s.	d.
Proprietors' capital paid up.....	689,219	17	10
Life Assurance Fund.....	3,909,108	8	3
Annuity Fund.....	812,530	9	8
Capital Redemption Fund.....	182,405	15	9
Fire Insurance Fund.....	547,155	0	0
Marine Insurance Fund.....	1,216,445	11	2
General Accident Insurance Fund.....	258,505	0	0
Profit and Loss Account (general reserve fund).....	736,434	12	1
Claims admitted or intimated, but not paid—			
Life assurance.....	72,066	11	1
Fire insurance.....	210,063	10	7
Annuities due and unpaid.....	8,076	19	8
Surrendered and settlement policies suspense accounts.....	7,826	12	11
Deposit fund (clerks savings).....	27,726	14	6
Security deposit fund (security for agents and others).....	1,805	0	0
Pension and other reserve funds.....	180,237	19	11
Sundry creditors.....	480,624	18	4

## ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom.....	705,393	6	11
Mortgages on property out of the United Kingdom.....	57,082	5	3
Loans on parochial and other public rates.....	193,351	14	2
Loans on life interests.....	187,044	8	11
Loans on reversions.....	169,446	18	7
Loans on stocks and shares.....	97,207	19	8
Loans on Company's policies within their surrender values.....	215,798	0	11
Loans on personal security.....	108,022	17	11
Investments—			
Deposit with the High Court (Bank of England Stock)	20,250	0	0
British Government securities and Bank of England stock.....	1,794,032	4	4
Municipal and county securities, United Kingdom.....	110,610	2	7
Indian and Colonial Government securities.....	232,262	6	8
Indian and Colonial provincial securities.....	32,735	0	0
Indian and Colonial municipal securities.....	89,919	2	6
Foreign Government securities.....	493,107	14	9
Foreign provincial securities.....	42,417	9	4
Foreign municipal securities.....	175,195	19	2
Railway and other debentures and debenture stocks—			
Home and Foreign.....	1,210,048	14	6
Railway and other preference and guaranteed stocks.....	329,455	18	0
Railway and other ordinary stocks.....	490,713	17	7
Freehold ground rents.....	129,177	9	8
House property.....	787,834	18	3
Life interests.....	14,081	5	3
Reversions.....	182,599	13	6
Agents' balances.....	1,008,928	5	10
Outstanding premiums.....	29,707	17	11
Outstanding interest, dividends and rents.....	20,887	12	7
Interest accrued but not payable.....	65,817	0	0
Bills receivable.....	6,704	6	0
Marine stamps.....	740	6	10
Cash—			
On deposit.....	100,774	3	0
In hand and on current account.....	228,224	1	2
	£9,310,173	1	9

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STATEMENT of assessment made on companies on account of business other than life, for the year ending March 31, 1917, in accordance with "The Insurance Act, 1910."

Companies.	Taxes.	Companies.	Taxes.
	\$ cts.		\$ cts.
Acadia Fire.....	79 82	Liverpool-Manitoba.....	156 68
Aetna.....	236 82	Lloyds Plate Glass.....	35 69
Alliance.....	165 20	London Assurance.....	208 51
American and Foreign Marine.....	15 92	London Guarantee and Accident.....	389 83
American Central.....	64 01	London and Lancashire Fire.....	480 91
American Insurance Co.....	31 53	London and Lancashire Guarantee and Accident.....	122 60
American Lloyds.....	24 38	London Mutual Fire.....	266 64
American Surety Co.....	10 41	Loyal Protective Assn.....	62 24
Ancient Order of Foresters.....	91 31	Marine.....	60 37
Atlas.....	332 15	Maryland Casualty.....	159 58
Beaver Fire.....	18 68	Mercantile Fire.....	164 87
Boiler Inspection.....	60 07	Merchants Casualty.....	171 34
British America.....	522 60	Merchants' and Employers' G. & A.....	70 55
British Colonial.....	58 96	Millers National.....	25 27
British and Foreign Marine.....	0 91	Moose, Loyal Order of.....	2 03
British Dominions General.....	61 11	Mount Royal.....	259 56
British Northwestern.....	37 71	National-Ben Franklin.....	62 83
Caledonian.....	286 07	National Fire.....	336 66
California Ins. Co.....	26 90	National Provincial Plate Glass.....	8 31
Canada Accident.....	193 86	National Surety Co.....	45 72
Canada Hail.....	72 73	National Union Fire.....	140 15
Canada National Fire.....	114 17	La Nationale of Paris.....	102 03
Canada Weather.....	55 09	New York Plate Glass.....	10 61
Canadian Fire.....	183 45	Niagara Fire.....	94 56
Canadian Lumbermen's.....	0 12	North American Accident.....	121 16
Canadian Surety Co.....	30 04	North British and Mercantile.....	617 22
Casualty Co. of Canada.....	1 04	North Empire.....	53 96
Catholic Mutual.....	5 35	Northern.....	511 13
Chartered Trust and Executor.....	0 03	North West Fire.....	84 48
Commercial Union.....	679 71	Northwestern National.....	200 85
Connecticut Fire.....	131 53	Norwich Union Fire.....	588 06
Continental Insurance Co.....	212 92	Occidental Fire.....	85 62
Dominion Fire.....	159 09	Ocean Accident.....	450 27
Dominion Gresham.....	72 89	Ocean Marine.....	13 12
Dominion of Canada Guarantee and Accident.....	269 51	Pacific Coast Fire.....	60 82
Employers' Liability.....	813 00	Palatine Insurance Co.....	185 46
Equitable Fire.....	29 18	Phenix Fire of Paris.....	44 68
Factories.....	75 00	Phenix of London.....	647 23
Fidelity and Casualty Co.....	139 90	Phenix Insurance Co., Hartford.....	245 03
Fidelity-Phenix.....	231 99	Protective Association of Canada.....	96 65
Fireman's Fund.....	97 82	Providence Washington.....	130 21
Firemen's Ins. Co.....	50 16	Provincial Insurance Co.....	24 79
General Accident of Canada.....	223 12	Quebec.....	173 05
General Accident, Fire and Life.....	221 05	Queen Insurance Co. of America.....	451 07
General Animals.....	34 01	Railway Passengers.....	139 69
General Fire of Paris.....	46 68	Ridgely Protective Association.....	16 63
Glens Falls Insurance Co.....	163 85	Royal Exchange.....	337 61
Globe Indemnity Co.....	338 82	Royal Guardians.....	1 65
Globe and Rutgers.....	309 62	Royal Insurance Co.....	987 28
Great American.....	269 49	St. Paul Fire and Marine.....	299 96
Guarantee Co. of N. A.....	43 42	Scottish Union and National.....	271 48
Guardian Accident and Guarantee.....	59 79	Springfield Fire and Marine.....	315 83
Guardian Assurance Co.....	663 55	Stuyvesant.....	27 17
Hamilton Fire.....	27 63	Sun Insurance Office.....	358 13
Hartford.....	842 24	Travelers.....	191 34
Hartford Steam Roller.....	1 57	Travelers Indemnity Co.....	86 13
Home Ins.....	911 86	L'Union of Paris.....	129 76
Hudson Bay.....	87 45	Union Assurance Society.....	335 32
Imperial Guarantee and Accident.....	166 56	United Commercial Travellers.....	11 75
Imperial Underwriters.....	65 05	United States Fidelity.....	204 84
Independent Order of Foresters.....	142 43	Westchester Fire.....	182 46
Insurance Company of North America.....	323 75	Western.....	584 83
Insurance Company of the State of Pennsylvania.....	64 66	Woodmen of the World.....	5 24
International Fidelity.....	4 54	Yorkshire.....	331 74
Law Union and Rock.....	199 26		
Liverpool and London and Globe.....	885 77	Total.....	\$ 24,880 55

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# INDEX OF COMPANIES' STATEMENTS.

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Companies.	Annual Statements.				General Business Statements.	List of Directors and Shareholders.
	Fire.	Accident and Sickness.	Guarantee.	Plate Glass, Steam Boiler, etc.		
Acadia Fire.....	7					
Aetna Casualty and Surety.....		344	344	344	344	
Aetna Insurance Co.....	12			12	15	479
Agricultural Insurance.....	17					
Alliance.....	19	19	19	19		
Alliance Ins. of Philadelphia.....	22				23	
American and Foreign Marine.....				346	347	
American Central.....	25			25	27	
American Insurance Co.....	29				30	
American Lloyds' Underwriters at.....	32			32		
American Surety Co.....				349	350	
Atlas.....	35					
Automobile Insurance.....	37			37	37	
Beaver Fire.....	39					479
Boiler Inspection.....				352		480
British America.....	41			41		481
British and Foreign Marine.....				355	358	
British Colonial.....	48					488
British Crown.....	51			51		
British Northwestern.....	54					491
Caledonian.....	57					
California Insurance Co.....	59					
Canada Accident.....	61	61	61	61		495
Canada Hail.....				359		495
Canada National.....	68					496
Canada Weather.....				361		
Canadian Fire.....	71					510
Canadian Lumbermen's.....	74					513
Canadian Surety.....			363	363		513
Casualty Company of Canada.....				368		514
Century Insurance Company, Limited.....	76					
Chartered Trust and Executor.....				370		518
Citizens' Insurance Company of Missouri.....	78					
Columbia Insurance Company.....	80			80		
Commercial Union.....	83					
Commercial Union Fire of New York.....	85				86	
Connecticut Fire.....	88			88	90	
Continental Casualty.....		373		373		
Continental Insurance Co.....	92					
Dominion Fire.....	94			94		519
Dominion Gresham.....		375	375	375		523
Dominion of Canada Guarantee and Accident.....	98	98	98	98		523
Eagle, Star and British Dominions.....	105			105		
Employers' Liability.....	108	108	108	108		
Equitable Fire and Marine.....	113				114	
Fidelity and Casualty of New York.....		380		380	383	
Fidelity-Phoenix Fire.....	116			116		
Fireman's Fund.....	119			119	121	
Firemen's Insurance Co.....	123				574	
General Accident Assurance Co. of Canada.....		386		386		524
General Accident, Fire and Life.....	125					
General Animals.....				394		525

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## INDEX—Continued.

Companies—Continued.	Annual Statements.				General Business State-ments.	List of Directors and Share-holders.
	Fire.	Accident and Sickness.	Guar-antee.	Plate Glass, Steam Boiler, etc.		
General Fire of Paris.....	128					
Glens Falls.....	130				576	
Globe Indemnity Co. of Canada.....	133	133	133	131		527
Globe and Rutgers.....	138			138	140	
Great American.....	142			142	145	
Guarantee Company of North America.....			397			528
Guardian Assurance.....	147					
Guardian Insurance of Can.....		401	401	401		530
Hartford Fire.....	149			149	153	
Hartford Steam Boiler.....				405		
Home Ins.....	155			155	158	
Hudson Bay Insurance Co.....	160			160		531
Imperial Guarantee and Accident.....		407	407	407		532
Imperial Underwriters.....	63					533
Insurance Co. of North America.....	166			166	169	
Insurance Co. of the State of Pennsylvania.....	171			171	578	
International Fidelity.....			412			
Law Union and Rock.....	173	173		173		
Liverpool and London and Globe.....	177					
Liverpool-Manitoba.....	180					533
Lloyds Plate Glass.....				413	414	
London Assurance.....	183				185	
London Guarantee and Accident.....	188	188	188	188		
London and Lancashire Fire.....	194					
London and Lancashire Guarantee and Accident.....		416	416	416		534
London Mutual Fire.....	197					534
Loyal Protective.....		422			423	
Marine Insurance Co.....	201			201		
Maryland Casualty Co.....		425	425	425	429	
Mercantile Fire.....	203					535
Mercants Casualty Co.....		431				536
Mercants' and Employers' Guarantee and Accident.....		433		433		537
Mercants Fire.....	206					
Millers National.....	208					
Moose, the Grand Lodge of the Loyal Order of.....		437				545
Mount Royal.....	210			210		545
National-Ben Franklin.....	215			215	580	
National Fire.....	218			218	220	
National Provincial Plate Glass.....				439		
National Surety.....				441	442	
National Union Fire.....	222			222	224	
Nationale Compagnie d'Assurance.....	226					
New York Plate Glass.....				444	445	
Niagara Fire.....	228			228	582	
North American Accident.....		447		447		547
North British and Mercantile.....	231					
North Empire Fire.....	234					548
Northern.....	237					
North West Fire.....	239					553
Northwestern National.....	242			242	585	
Norwich Union Fire.....	245	245		245		
Occidental Fire.....	249					553
Ocean Accident and Guarantee.....	252	252	252	252		
Ocean Marine.....				451		
Pacific Coast.....	257					554
Palatine Insurance Co.....	261					
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	Fire.	Accident and Sickness.	Guarantee.	Plate Glass, Steam Boiler, etc.		
Protective Association of Canada.....		452				560
Providence Washington.....	272			272	274	
Provincial.....	276				278	
Quebec.....	279					560
Queen, of America.....				282	285	
Railway Passengers.....		454	454	454		
Ridgely Protective.....		458			459	
Royal Exchange.....	286	286		286	587	
Royal Insurance Co.....	292					
St. Paul Fire and Marine.....	295	295		295	298	
Scottish Union and National.....	300			300		
Springfield Fire and Marine.....	303			303	305	
Stuyvesant.....	307					
Sun Insurance Office.....	309					
Travelers Indemnity Co., Hartford.....		461		461	463	
Travelers Insurance Co., Hartford...		465			466	
L'Union, Paris.....	311					
Union Ass. Society.....	313			313		
Union of Canton.....	316			316		
United Commercial Travelers of America ..		469				
United States Fidelity and Guaranty...		471		471	474	
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Western.....	322			322		561
Yorkshire.....	331	331		331		











